



STATE OF TENNESSEE  
**DEPARTMENT OF ENVIRONMENT AND CONSERVATION**

Administrative Services  
William R. Snodgrass Tennessee Tower  
312 Rosa L. Parks Ave., 10<sup>th</sup> Floor  
Nashville, TN 37243

August 28, 2017

Dear prospective Certified Floodplain Surveyor Training Workshop registrant:

On behalf of the Certified Floodplain Surveyor (CFS) Certification Program's presenters, we look forward to meeting you at the 2017 CFS Training Workshop, which will be held September 19-21, 2017 at the UT Convention Center (600 Henley Street/ Knoxville, TN 37902) and followed by the four-hour certification exam on September 22, 2017 at the UT Convention Center (600 Henley Street/ Knoxville, TN 37902).

The main benefit of the CFS program to a surveyor is to equip each participant with a greater understanding of NFIP regulations, reduction of errors within the FEMA Letter of Map Changes (LOMCs) and improved service to property owners and floodplain administrators. Consequently, most surveyors who have earned their CFS certification have come to realize that the real value of these CFS workshops comes from the training itself and open discussions of lessons learned in the field.

Please be advised that the three-day CFS Training Workshop covers an immense amount of information in a limited time. Thus, the course will be taught as if each attendee already has a basic understanding of FEMA's National Flood Insurance Program (NFIP) and their two main methods of presenting flood hazard information: Flood Insurance Study (FIS) reports and Flood Insurance Rate Maps (FIRMs). In order to facilitate your preparation for the class, we have compiled the attached study guide.

**In order to ensure that each attendee has prepared himself/herself for the class,  
each registrant is encouraged to review the materials for preparation of the CFM  
exam.**

Thank you.

Respectfully,

Amy J. Miller  
State NFIP Coordinator

# CFS Study Guide 2017

1. *Introduction to Tennessee Certified Floodplain Surveyor Training* (attached)
2. How to read a Flood Insurance Rate Map (FIRM) and understand a Flood Insurance Study (FIS):
  - a. [Flood Insurance Rate Map Tutorial](http://www.fema.gov/media/fhm/firm/ot_firm.htm) ( [http://www.fema.gov/media/fhm/firm/ot\\_firm.htm](http://www.fema.gov/media/fhm/firm/ot_firm.htm) )
  - b. [Flood Insurance Study Tutorial](http://www.floodmaps.fema.gov/tutorials/ot_fis.swf) ( [http://www.floodmaps.fema.gov/tutorials/ot\\_fis.swf](http://www.floodmaps.fema.gov/tutorials/ot_fis.swf) )
3. The following [NFIP regulations under 44 CFR](http://www.fema.gov/pdf/floodplain/nfip_sg_appendix_e.pdf)  
([http://www.fema.gov/pdf/floodplain/nfip\\_sg\\_appendix\\_e.pdf](http://www.fema.gov/pdf/floodplain/nfip_sg_appendix_e.pdf)):

Citation	Pages	Title
§ 59.1	E-1 – E-9	Definitions
§ 60.3	E-16 – E-21	Flood plain management criteria for flood-prone areas
§ 65.1 – .17	E-29 – E-43	IDENTIFICATION AND MAPPING OF SPECIAL HAZARD AREAS

Although the pre-test will not cover the recent NFIP reform legislation, the Home Insurance Affordability Act (HIAA), it would be advisable to understand the basics:

4. NFIP reform legislation:
  - a. [Homeowner Flood Insurance Affordability Act: Overview](http://www.fema.gov/media-library-data/1396551935597-4048b68f6d695a6eb6e6e7118d3ce464/HFIAA_Overview_FINAL_03282014.pdf)  
[http://www.fema.gov/media-library-data/1396551935597-4048b68f6d695a6eb6e6e7118d3ce464/HFIAA\\_Overview\\_FINAL\\_03282014.pdf](http://www.fema.gov/media-library-data/1396551935597-4048b68f6d695a6eb6e6e7118d3ce464/HFIAA_Overview_FINAL_03282014.pdf)
  - b. [HOW RECENT LEGISLATIVE CHANGES AFFECT FLOOD INSURANCE](http://www.fema.gov/media-library-data/1402589850648-b39ea7ae38c86378e4c3e977d25cf942/HFIAA-Fact_Sheet_061114.pdf)  
[http://www.fema.gov/media-library-data/1402589850648-b39ea7ae38c86378e4c3e977d25cf942/HFIAA-Fact\\_Sheet\\_061114.pdf](http://www.fema.gov/media-library-data/1402589850648-b39ea7ae38c86378e4c3e977d25cf942/HFIAA-Fact_Sheet_061114.pdf)
  - c. [How April 2015 Program Changes Will Affect Flood Insurance Premiums](http://www.fema.gov/media-library-data/1414004070850-3e90be61f9762523126c385a1d7fa95a/FEMA_HFIAA_OctoberBulletinFS_100814.pdf)  
[http://www.fema.gov/media-library-data/1414004070850-3e90be61f9762523126c385a1d7fa95a/FEMA\\_HFIAA\\_OctoberBulletinFS\\_100814.pdf](http://www.fema.gov/media-library-data/1414004070850-3e90be61f9762523126c385a1d7fa95a/FEMA_HFIAA_OctoberBulletinFS_100814.pdf)

# Introduction to Tennessee Certified Floodplain Surveyor Training

# Introduction to TN CFS Training

- Tennessee Certified Floodplain Surveyor (CFS) Pilot Program is a joint effort between:
  - Federal Emergency Management Agency (FEMA)
  - American Congress on Surveying and Mapping (ACSM)
  - Tennessee Association of Professional Surveyors (TAPS)
  - Tennessee Department of Environment and Conservation (TDEC)
  - National Society of Professional Surveyors (NSPS)

# Introduction to TN CFS Training

- Goal of the CFS Program:
  - Provide training to TN surveyors to enable them to submit FEMA elevation certificates to local communities and Letters of Map Change (LOMCs) requests to FEMA in a complete and proper format.

# What is a CFS?

- Any licensed Land Surveyor who has successfully completed CFS training courses and passed a final exam
- Can process “simple” Letters of Map Change (LOMCs) and submit these to FEMA with greater accuracy.

# Who is Qualified for CFS?

- Professional Surveyors Licensed in the State Where Certification is Offered
- What is Criteria to Obtain CFS?
  - Any licensed Land Surveyor who has successfully completed CFS training courses and passed a final exam
  - Attend Training Sessions (2 ½ Days)
  - Pass Examination
    - Multiple Choice, 125 Questions
    - 4 Hours, 2 Parts
    - Must receive 75% on Part I and 85% on Part II
  - Fail Either = FAILURE
  - Must be re-examined for entire exam

# Why Did This CFS Pilot Program Start?

- The State of Tennessee is a Cooperating Technical Partner (CTP), as designated by FEMA:
  - Tennessee is delegated with collaborating on flood hazard identification activities and maintains accurate flood hazard data.



# Why Did This CFS Pilot Program Start?

- Tennessee began a partnership with FEMA for map creation within the State:
  - One step is establishment of statewide program to acquire, process, and disseminate current, accurate, and detailed elevation data, flood hazard studies, and digital FIRMs

# CFS Pilot Program Start?

- FEMA is interested in working with its Cooperative Technical Partners in map creation. This will facilitate digital FIRM updates and to direct limited resources to other priorities



# TN CFS Pilot Program

- CFS Pilot Program may become permanent in Tennessee, and possibly elsewhere, if it proves successful

# Expectations

- You must be present for all training courses, quizzes, and labs to get credit for the course
- You must not be more than 15 minutes late for a training course
- You must be on time for the exam
- Exam passing grade
  - 75% for Part I
  - 85% for Part II

# NFIP Overview

# This Course Will ...

- Explain Certified Floodplain Surveyor (CFS) certification process
- Provide NFIP background information
- Cover commonly used terminology
- Discuss different types of NFIP maps
- Detail differences between map actions vs. letter actions
- Detail differences between various types of letter actions
- Provide background on eLOMA

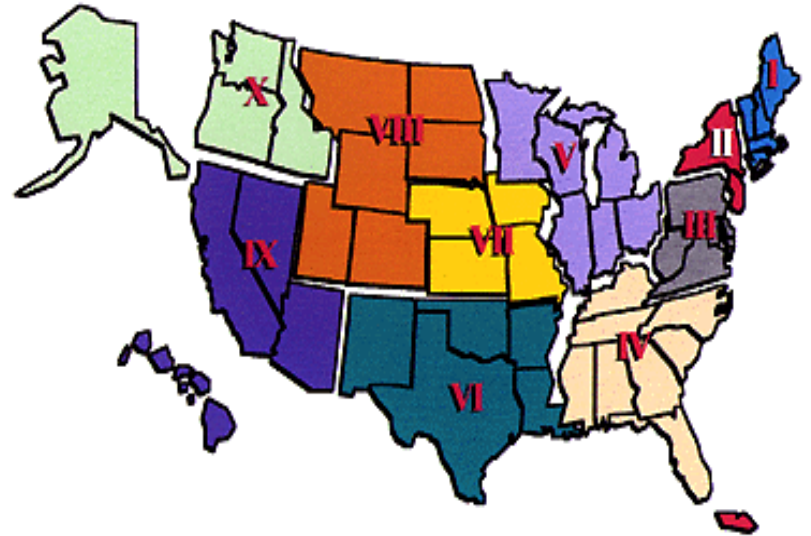
# FEMA

- Part of the Department of Homeland Security
- Functionally organized to mirror life-cycle of emergency management



# FEMA

- NFIP is administered by FEMA's Federal Insurance and Mitigation Administration
- Headquartered in Washington, D.C.
- Divided into 10 regional offices





# FEMA's Mission

- To support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards.

# Purposes of the NFIP

- Identify and map flood hazard areas
- Provide a framework for floodplain management regulations
- Make flood insurance available in communities that participate in the NFIP



# NFIP

- 22,000+ participating communities
- 4.9 million flood insurance policies in force (2017) for a coverage of \$1.23 Trillion
- As of June 1, 2017, since 1978, over \$57 billion in flood insurance claims have been paid (25% of all claims paid for policies outside the mapped floodplain)
- FEMA has mapped more than 100 million acres of flood hazard areas and designated approximately 5 million acres of floodway

# NFIP Background

- Prior to the creation of the NFIP:
  - Flood insurance coverage was not available
  - No national flood mapping program
  - No Federal minimum standards for floodplain management
  - Escalating costs to taxpayers for flood disaster relief

# NFIP Goals

- Reduce loss of life and property
- Reduce rising disaster relief costs
- Increase importance of hazard mitigation (flood resistant construction, guide future development, and prohibit development in floodplains that would increase flood levels)
- Restore and protect natural resources and functions of floodplains
- Decrease taxpayer-funded disaster costs
- Make Federally backed insurance coverage available to property owners

# Floodplain Management Principles

- Federal government has fundamental interest in floodplain management, but regulating floodplain use lies with State and local authorities
- Floodplain must be considered in context of total community, regional, and national planning and management

# Floodplain Management Principles

- Floodplains can be managed to achieve acceptable levels of natural resource protection values and reduction of flood loss potential



# Floodplain Management Principles

- Sound floodplain management requires:
  - Setting goals and objectives
  - Sharing decision making across governments
  - Mitigating against flood damages
  - Establishing incentives and disincentives
  - Sustaining a coordination process
  - Evaluating continuously



# Community Participation in the NFIP

- To join NFIP, communities must submit:
  - Resolution of intent to “maintain in force...adequate land use and control measures” and to cooperate with FEMA
  - Its adopted floodplain management regulations (often are referenced within zoning ordinances, building codes, subdivision ordinances, sanitary ordinances, or floodplain ordinances)

# Role of NFIP Participating Community

- Issuing or denying floodplain development and/or building permits
- Inspecting all development to ensure compliance with local ordinances
- Maintaining records of floodplain development
- Assisting in preparation and revision of floodplain maps
- Helping residents obtain information on flood hazards, floodplain map data, flood insurance, and proper construction measures

# Sanctions for Non-Participation

- No Federal grants or loans for development in Special Flood Hazard Areas (SFHAs) under Federal programs
- No Federal disaster assistance to repair insurable buildings located in SFHAs
- No Federal mortgage insurance or loan guarantees in SFHAs
- Federally insured or regulated lenders must notify applicants seeking loans in SFHAs that:
  - There is a flood hazard
  - The property is not eligible for Federal disaster relief

# Key Legislation

# National Flood Insurance Act of 1968

- Established NFIP
- Required mapping of floodprone areas (SFHAs)
- Made flood insurance available in communities that meet floodplain management criteria

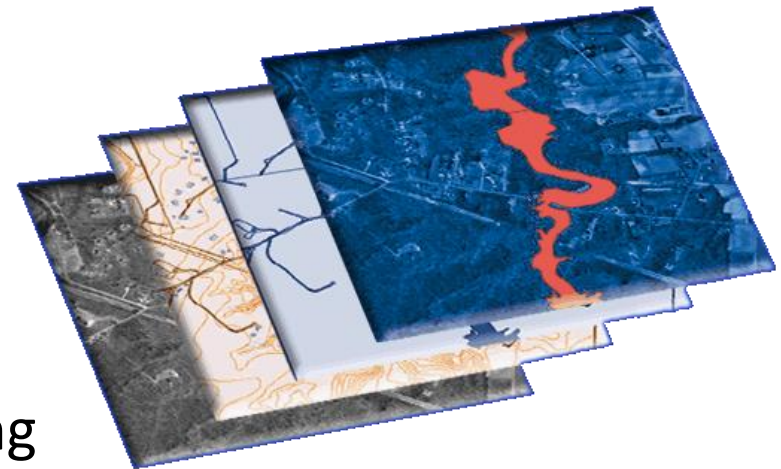


# Flood Disaster Protection Act of 1973

- Represented significant expansion of provisions and national impact of NFIP
- Required acceleration of Flood Insurance Studies
- Required notification to communities of floodprone identification
- Created mandatory flood insurance purchase requirement relative to Federally backed loans
- Required participation in NFIP as condition for most types of Federal financial assistance

# National Flood Insurance Reform Act of 1994

- Strengthened flood insurance requirements, particularly regarding secondary mortgage market
- Required that community's NFIP maps be reviewed and assessed for map update needs every 5 years
- Established Technical Mapping Advisory Council (from 1995 – 2000)



# National Flood Insurance Reform Act of 1994

- Created penalties for lender non-compliance
- Created Increased Cost of Compliance coverage (to bring damaged structures up to compliance standards)
- Increased flood insurance coverage limits
- Created Flood Mitigation Assistance (FMA) Program



# Tennessee State Law

## Floodplain Management

- The provisions of this Part shall not preclude the imposition by responsible local governments of land use controls and other regulations in the interest of floodplain management for the 100- and 500-year floodplain
- Enabling law that allows local communities to regulate floodplains in the state

# Tennessee State Law

- TCA § 13-7-101 through 13-7-115 County zoning.
- TCA § 13-7-201 through 13-7-210 Municipal zoning.
- TCA § 6-2-201 Mayor-Aldermanic Charter.
- TCA § 6-19-101 Manager-Commission Charter.
- TCA § 6-33-101 Modified Manager-Council Charter.
- Private Act.
- TCA § 6-58-117 FIRM or FHBM requirement to participate by June 30, 2012. Future FIRMs the community has 24 months to join the NFIP.
- TCA § 13-7-114 Construction of agricultural buildings in a county in the SFHA must be built at the BFE.

# NFIP Regulations

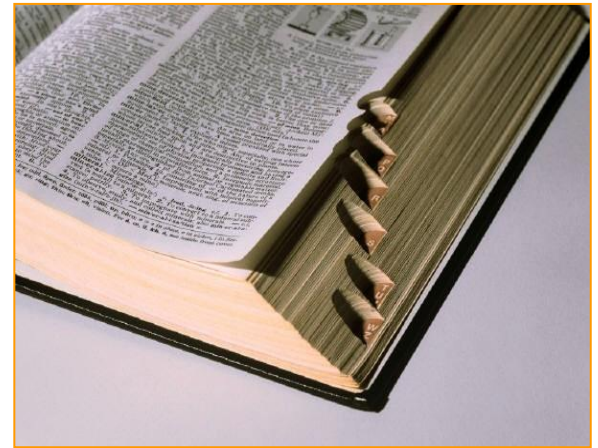
# NFIP Regulations

- Communities must adopt and enforce ordinances that meet or exceed NFIP criteria
- NFIP criteria ensures that new buildings will be protected from flood levels shown on digital FIRM
- Over time, stock of pre-FIRM buildings should be replaced with post-FIRM buildings and risk to flooding reduced

**NFIP Regulations will be covered separately**

# Importance of Regulations

- Describe the Program
- Define the terms used to run the Program
- Provide minimum floodplain management criteria for communities to adopt and enforce
- Provide technical criteria and requirements for revising and amending flood hazard areas on maps
- Codify fees charged for reviewing requests for possible map changes



# Organization of NFIP Regulations

- NFIP Regulations are contained in Parts 59 through 77 of Title 44 of the Code of Federal Regulations (CFR), under Emergency Management and Assistance
- This training will focus on Parts 59, 60, 65, 67, 70, and 72 during Course 3: NFIP Regulations

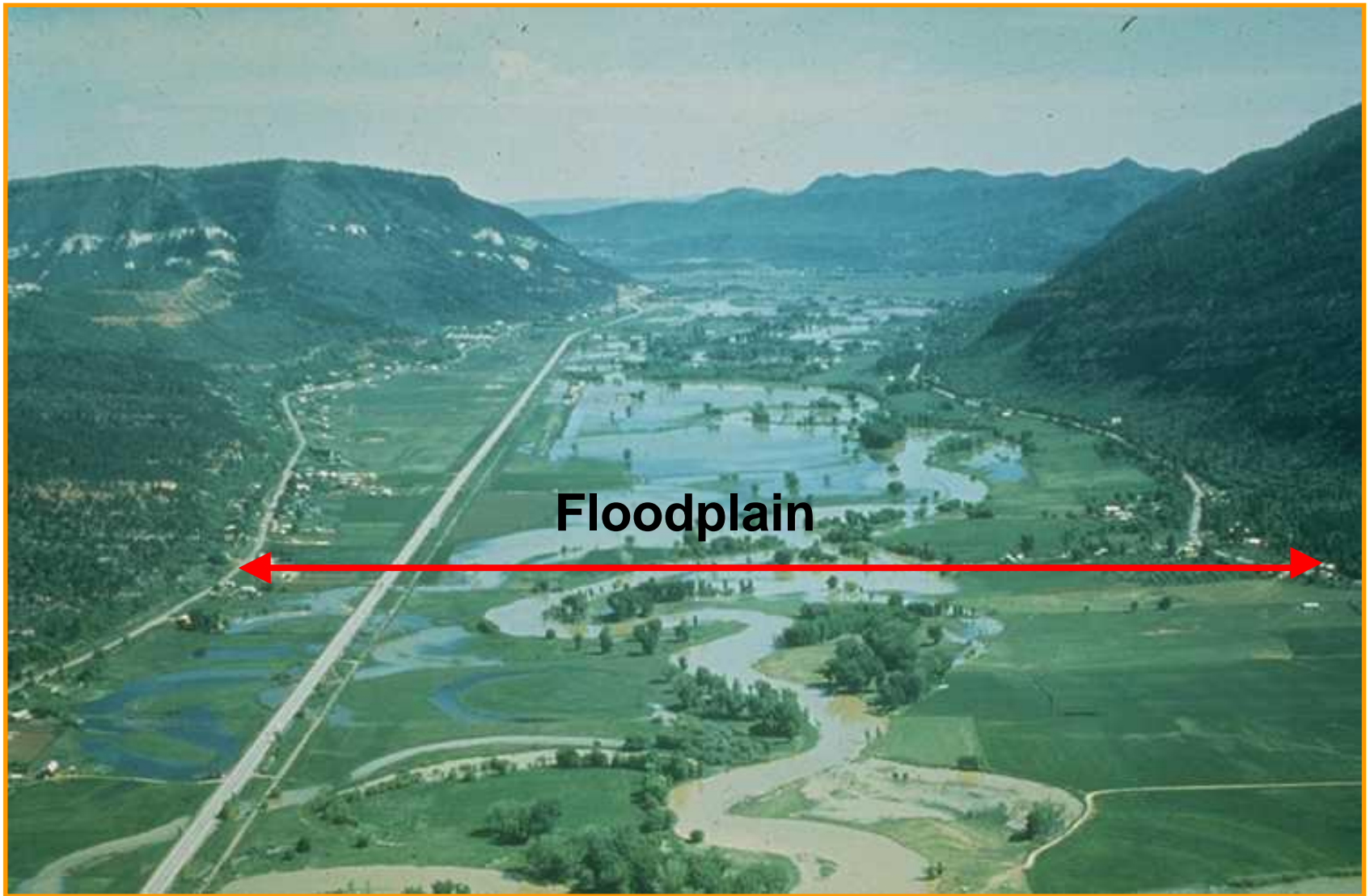
# Definitions and Acronyms

# Definitions

- A “flood” is defined by the NFIP as “a temporary condition of partial or complete inundation of normally dry land areas from:
  - Overflow of inland or tidal waters or
  - Unusual or rapid accumulation or runoff of surface waters from any source”







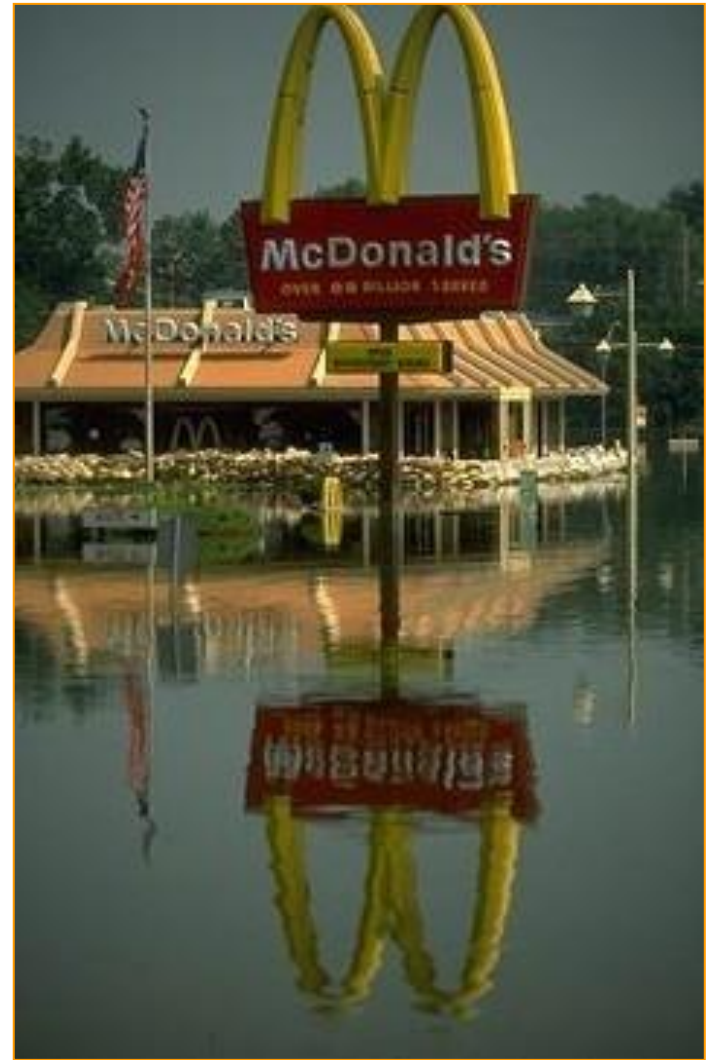
Any land area susceptible to inundation  
by water from any source

# Definition of SFHA

- Shaded area on a digital FIRM which identifies the area that has a 1% annual chance of being flooded in any given year. The digital FIRM identifies these shaded areas as flood zones A, AO, AH, AE, A99, V, and VE.

# Base Flood

- A flood that has a 1% annual chance of being equaled or exceeded in any given year
- Formerly referred to as the “100-year” flood



# Floodway

- Channel of stream plus any adjacent floodplain areas that must be kept free of encroachment so that 1% annual chance flood discharge can be conveyed without increasing elevation of 1% annual chance flood by more than specified amount (1 foot in most States)

# Non-Encroachment Area

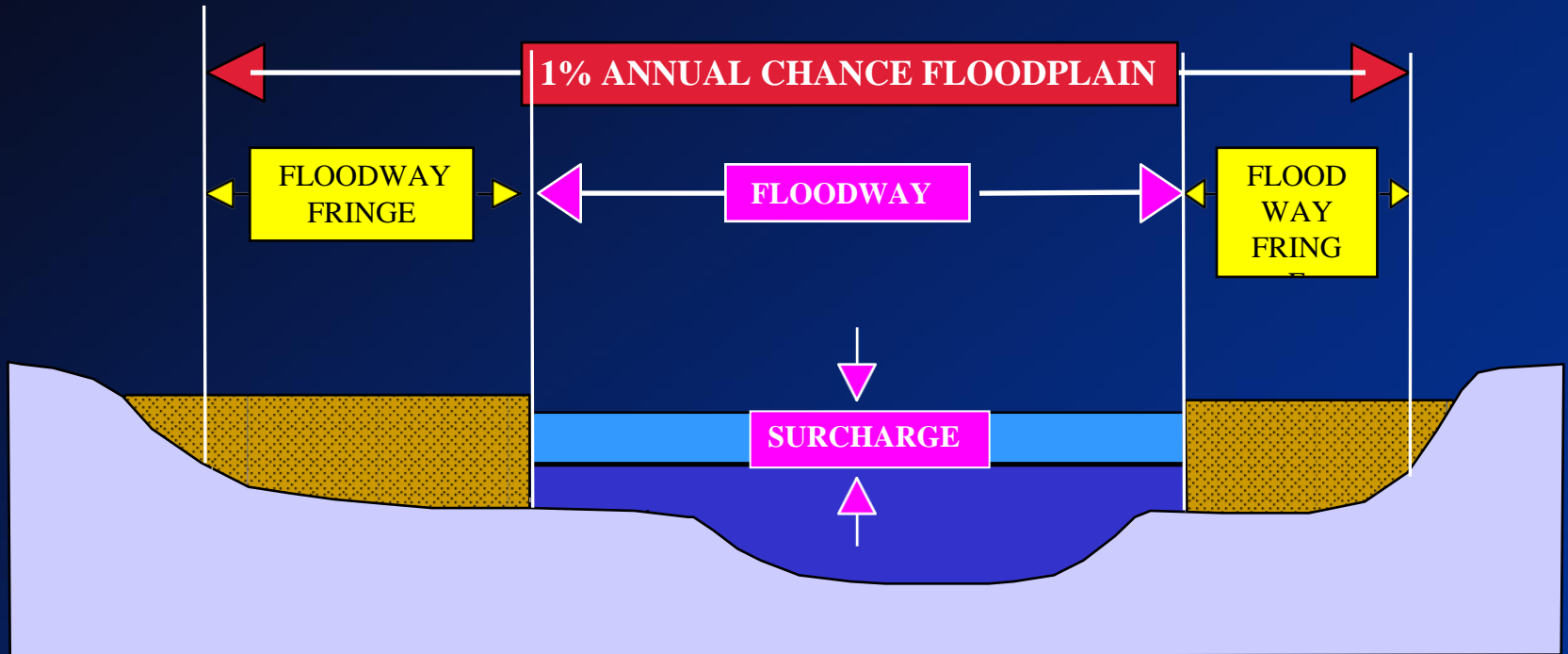
- The channel of a river or other watercourse and the adjacent land areas that must be reserved in order to discharge the base flood without cumulatively increasing the water surface elevation more than a designated height

***44 CFR and local ordinance definition***

# Potential Violation

- May occur with any re-channelization of a stream or development in the floodway, without first obtaining a no-rise certification or Conditional Letter of Map Revision (CLOMR)
- May include a project (bridges, culverts, grading, fill placement) within the floodway

# Floodway Schematic



**FLOODWAY + FLOODWAY FRINGE = 1% ANNUAL  
CHANCE FLOODPLAIN  
SURCHARGE NOT TO EXCEED 1.0 FEET**

Non-encroachment areas are to be regulated equivalently to floodways.



# Depiction of a Floodway on the Digital FIRM





# Definitions and Acronyms

- Base Flood Elevation (BFE):
  - Elevation associated with base flood (1% annual chance), shown on digital FIRM, and rounded to nearest whole foot
- Base Map:
  - Depicts cultural features (roads, bridges, dams, etc.), drainage features, and corporate limits

# Definitions and Acronyms

- Coastal Barrier Resource System (CBRS):
  - Units of land consisting of undeveloped coastal barriers and other areas located on the coast of the U.S. that were initially identified under the Coastal Barrier Resources Act of 1982, and later amended by the 1990 Act; flood insurance is not available for structures built after coastal barrier was identified

# Definitions and Acronyms

- Coastal High Hazard Area:
  - Subject to coastal wave action hazards most often associated with hurricanes and northeasters; are designated on digital FIRM as Zones V or VE
- Code of Federal Regulations (CFR):
  - Codification of general and permanent rules published in Federal Register by Executive Departments and Federal Agencies

# Definitions and Acronyms

- Community Identification Number (CID):
  - Unique 6-digit identification number assigned to each community by FEMA; shown on FIS report and digital FIRM
  - Refer to FEMA's Community Status Book for CID numbers and Map Index dates

**NFIP**  
**NATIONAL FLOOD INSURANCE PROGRAM**

PANEL 0175C


**FIRM**  
FLOOD INSURANCE RATE MAP  
FENTRESS COUNTY,  
TENNESSEE  
AND INCORPORATED AREAS

PANEL 175 OF 350  
(SEE MAP INDEX FOR FIRM PANEL LAYOUT)

CONTAINS:

COMMUNITY	NUMBER	PANEL	SUFFIX
ALLARDT, CITY OF	470439	0175	C
FENTRESS COUNTY	470943	0175	C

Notice to User: The Map Number shown below should be used when placing map orders; the Community Number shown above should be used on insurance applications for the subject community.

 **MAP NUMBER**  
47049C0175C

**EFFECTIVE DATE**  
MARCH 2, 2010

Federal Emergency Management Agency

# Definitions and Acronyms

- Cross Section:
  - Surveyed line developed from topographic information, spanning across floodplain at which computations of flood flow have been made to establish base flood elevations
  - Shown on digital FIRM and Flood Profiles in Flood Insurance Study (FIS) report

# Definitions and Acronyms

- Digital Flood Insurance Rate Map (DFIRM):
  - Depicts 1% and 0.2% annual chance floodplains, floodways, BFEs, and zones
  - Includes Flood Hazard Data Table for streams with a floodway
  - Many Zone A areas are updated with Limited Detailed Study
  - Enables insurance agents to issue accurate flood insurance policies to NFIP participating communities

# Definitions and Acronyms

- Effective Map:
  - Current NFIP map issued by FEMA that is official as of “EFFECTIVE DATE” or “MAP REVISED” date shown on map Title Block
- Encroachment:
  - Construction, placement of fill, or similar alteration of topography in floodplain that reduces area available to convey flood discharge

# Definitions and Acronyms

- Letter of Map Amendment (LOMA):
  - Official determination that a specified structure or property is not within 1% annual chance floodplain
  - Amends effective digital FIRM
  - Removes Federal requirement for mandatory flood insurance



# Definitions and Acronyms

- Letter of Map Revision (LOMR):
  - Letter that revises BFEs, flood hazard zones, floodplain boundaries, non-encroachment areas, or floodways as shown on effective digital FIRM
  - A similar action that proposes the above changes is known as a conditional LOMR, or CLOMR.

# Definitions and Acronyms

- Map Repository:
  - Location within community for storage of reference copies of FIS report and digital FIRMs
- National Flood Insurance Program (NFIP):
  - Federal regulatory program under which floodprone areas are identified and flood insurance is made available to property owners of participating communities

# Definitions and Acronyms

- Preliminary:
  - FIS report and digital FIRMs issued to community for review and comment
- V Zone:
  - Coastal high hazard area

# Definitions and Acronyms

- Water-Surface Elevation:
  - Height, in relation to National Geodetic Vertical Datum (NGVD) of 1929 or North American Vertical Datum (NAVD) of 1988, of floods of various magnitudes and frequencies in identified coastal or riverine floodplains areas

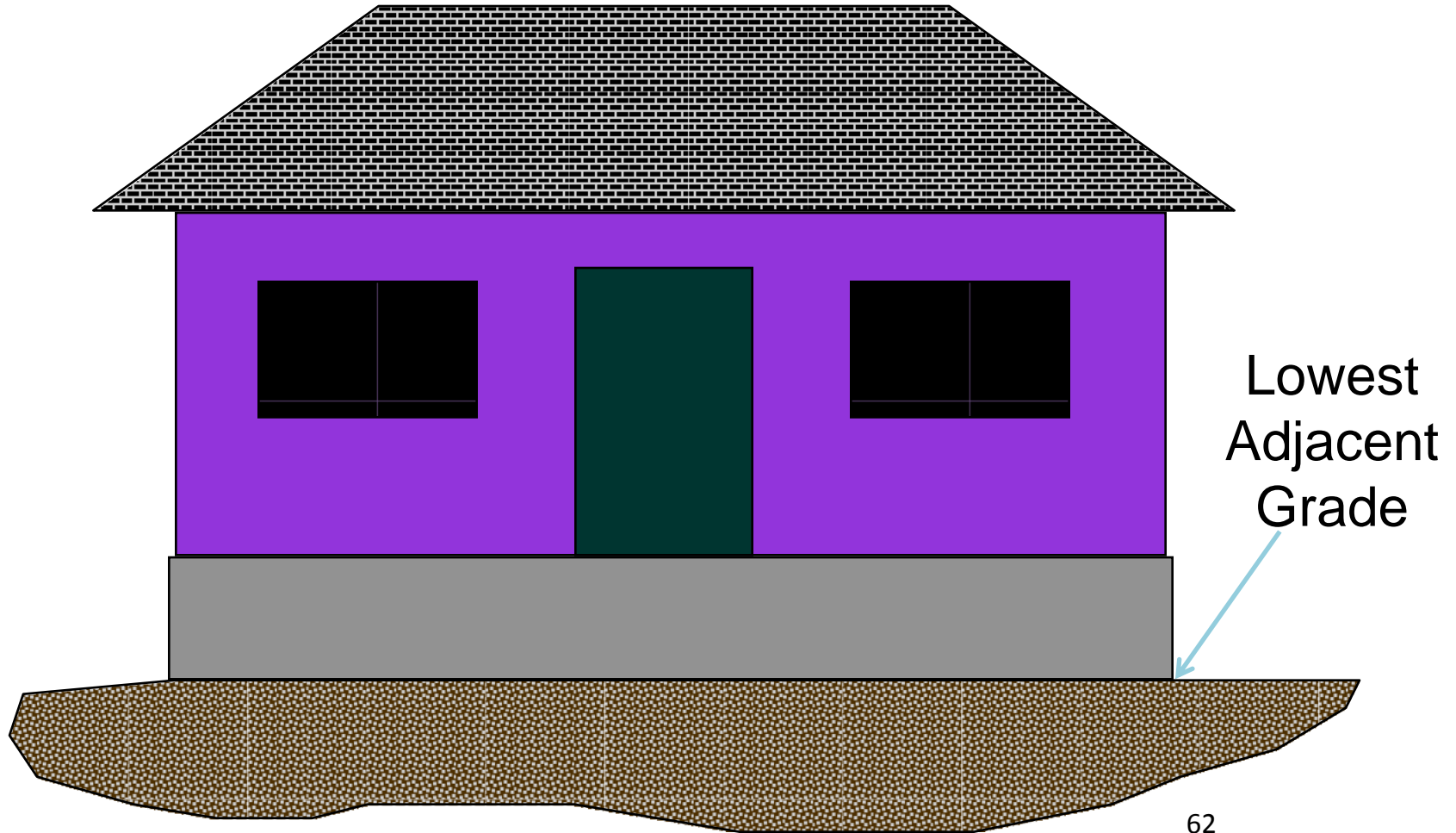
# Lowest Adjacent Grade

- Elevation of ground, sidewalk, patio, or deck support immediately next to building
- Lowest ground elevation touching structure or supporting members of structure

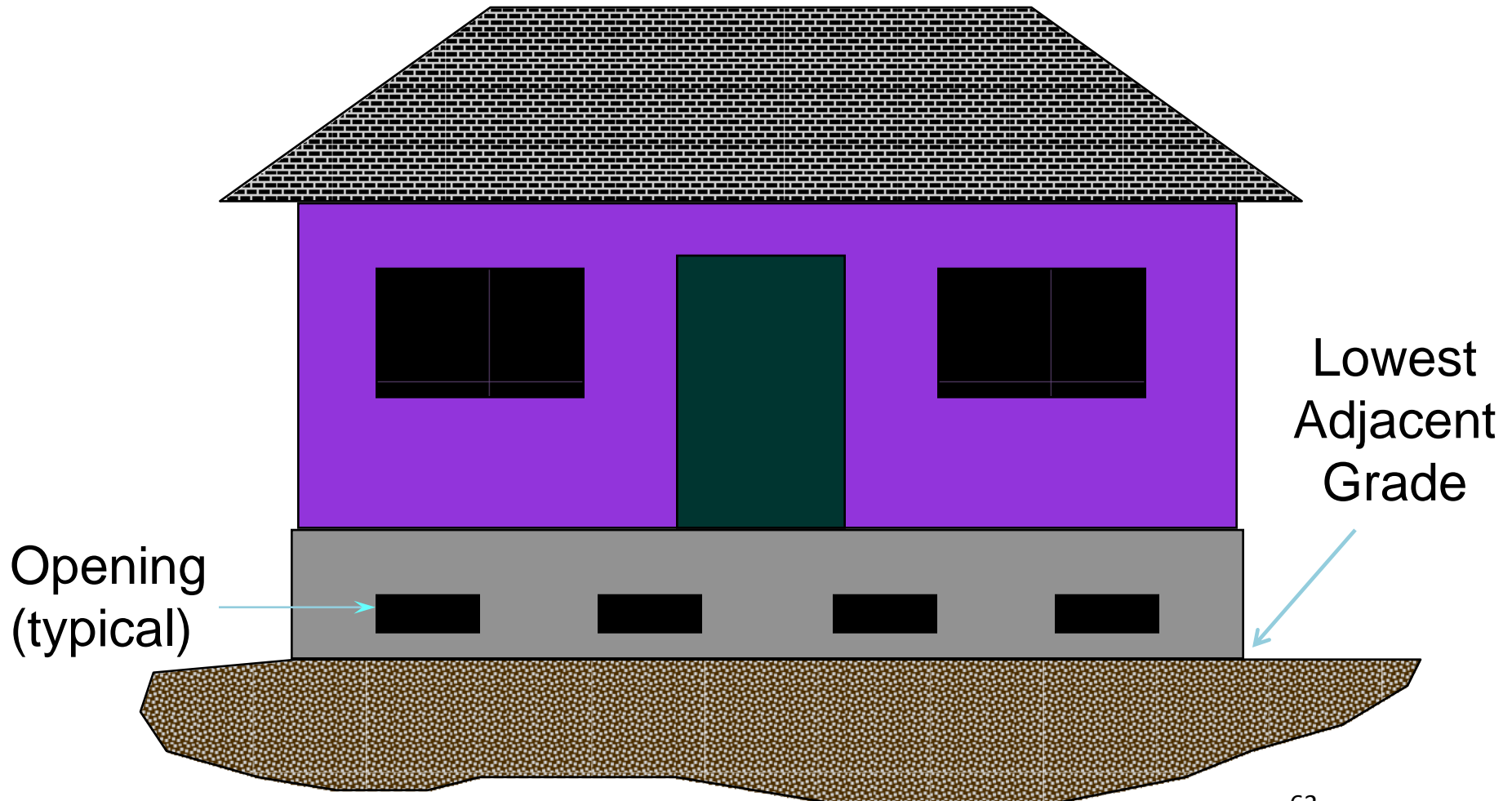
*For LOMA submittals, must be certified to nearest tenth of a foot*

# Lowest Adjacent Grade

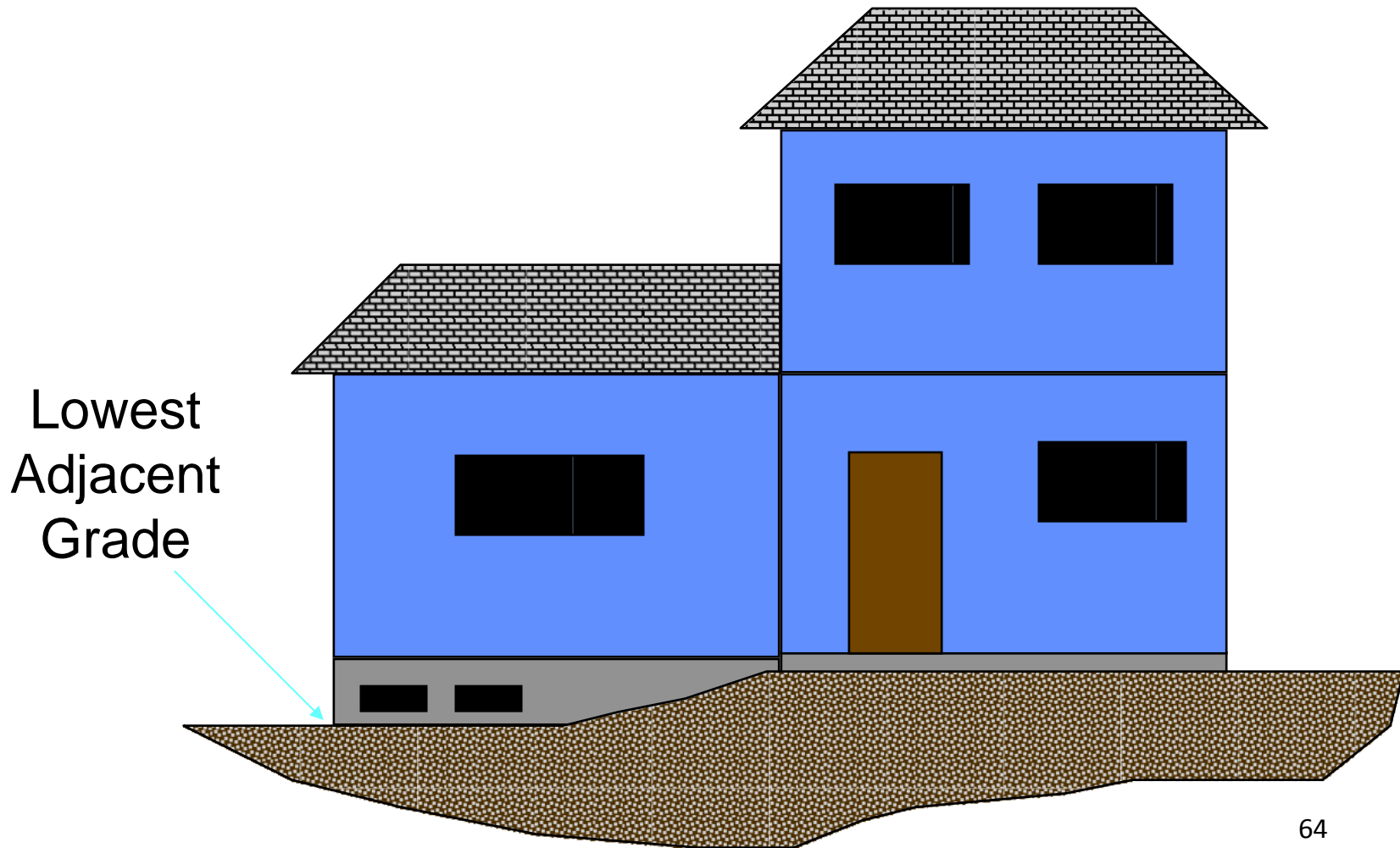
## Crawl-space foundation without venting



# Lowest Adjacent Grade – Building with Crawl-Space Foundation



# Lowest Adjacent Grade- Split Level Building



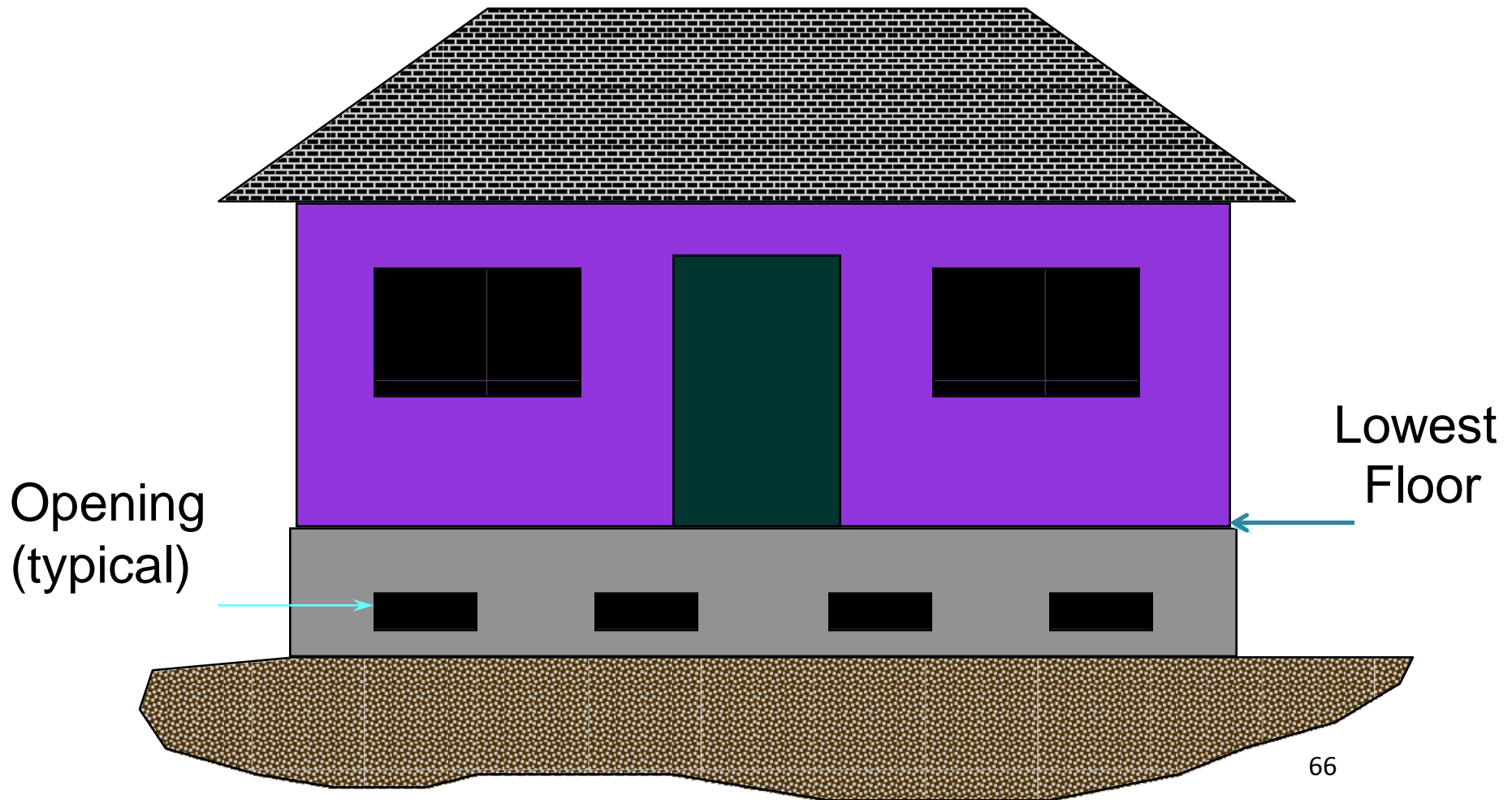


# Definition of Lowest Floor

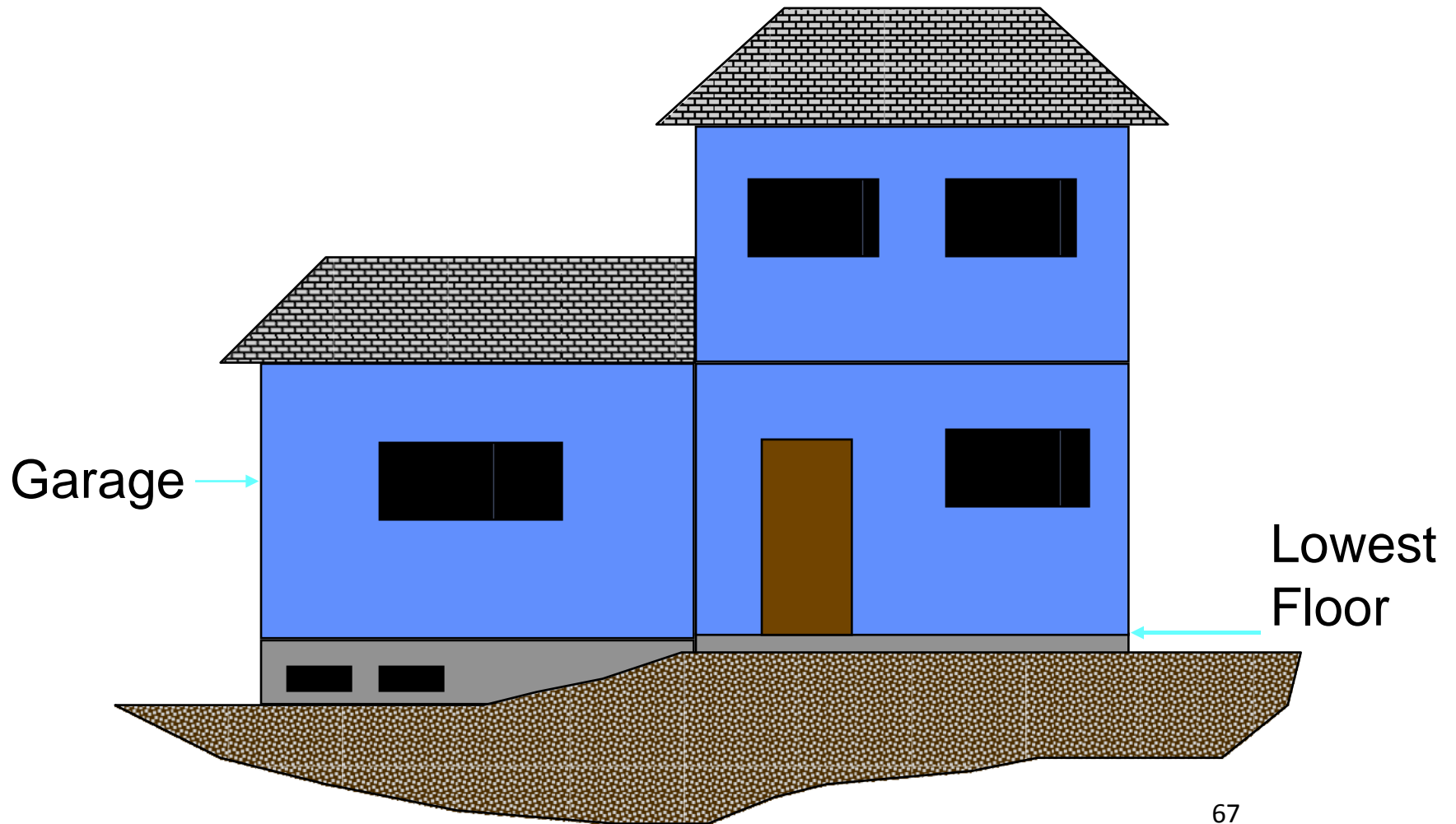
- Lowest floor of lowest enclosed area, including basement
- Unfinished or flood-resistant enclosures, used solely for parking of vehicles, building access, or storage in areas other than basements are not considered lowest floors
  - PROVIDED that such enclosures are not built to render structure to be in violation of applicable non-elevation design requirements of a community's ordinance

# Lowest Floor Elevations

## Crawl-Space Foundation



# Lowest Floor Elevations- Split Level Building



# Lowest Floor Elevations- Basement Foundation



# Flood Zone Designations

<b>A</b>	Areas of 1% annual chance flood determined by approximate methods; base flood elevations not determined
<b>AE</b>	SFHAs inundated by 1% annual chance flood; base flood elevations are shown
<b>AH</b>	Areas of 1% annual chance shallow flooding (usually ponding) where average depths are between 1 and 3 feet; whole-foot base flood elevations are shown
<b>AO</b>	Areas of 1% annual chance shallow flooding where average depths are between 1 and 3 feet (usually sheet flow on sloping terrain); average whole-foot depths are shown

# Flood Zone Designations

<b>AR</b>	SFHAs that result from decertification of previously accredited flood protection system that is in process of being restored to provide 1% annual chance or greater level of flood protection. After restoration is complete, these areas will still experience residual flooding from other flooding sources
<b>A99</b>	SFHAs inundated by 1% annual chance flood to be protected from 1% annual chance flood by a Federal flood protection system under construction; no base flood elevations are determined
<b>V</b>	SFHAs inundated by 1% annual chance flood; coastal floods with velocity hazards (wave action); no base flood elevations are determined
<b>VE</b>	SFHAs inundated by 1% annual chance flood; coastal floods with velocity hazards (wave action); base flood elevations are shown

# Flood Zone Designations

<b>X (unshaded)</b>	Areas determined to be outside the 0.2% annual chance floodplain
<b>X (shaded)</b>	Areas of 0.2% annual chance flood; areas subject to 1% annual chance flood with average depths less than 1 foot or with contributing drainage area less than 1 square mile; and areas protected by levees from base flood
<b>X (future)</b>	Zone X (Future Base Flood) is a flood insurance risk zone that corresponds to the 1% annual chance floodplains that are determined based on future-conditions hydrology. No BFEs or base flood depths are shown within this zone.
<b>D</b>	Areas in which flood hazards are undetermined

# Flood Insurance Study (FIS) Report and FIRM



# FISs Are Used To

- Identify SFHAs
- Identify location of specific property
- Estimate BFE at specific site
- Identify magnitude of flood hazard in specific area
- Determine flood insurance zone at specific location
- Determine location of regulatory floodway or non-encroachment area

# FIS

- Appraises a community's flood problems/risk
- Estimates flood flow frequency
- Establishes flood elevation profiles
- Plots floodplain boundaries
- Provides data to delineate floodways and non-encroachment areas
- Establishes insurance risk zones

# FIS Components

- DFIRM – Digital representation and spatial distribution of flood hazard areas, flood insurance risk zone, BFEs, floodways, and other flood related data
- FIS Report – written text, Flood Profiles, figures, and tables

# FIS Report

- Background, authority, and scope
- Principal flood problems
- Existing and/or proposed flood control projects
- Engineering methods used
- Floodplain management and/or insurance applications

# Floodway Data Table

FLOODING SOURCE		FLOODWAY			BASE FLOOD WATER SURFACE ELEVATION			
CROSS SECTION	DISTANCE <sup>1</sup>	WIDTH (FEET)	SECTION AREA (SQUARE FEET)	MEAN VELOCITY (FEET PER SECOND)	REGULATORY (NAVD)	WITHOUT FLOODWAY (NAVD)	WITH FLOODWAY (NAVD)	INCREASE
<b>NORTH FORK OF FORKED DEER RIVER TRIBUTARY ONE</b>								
A	2,300	388	856	3.3	312.7	312.7	313.7	1.0
B	3,050	370	1,009	2.8	317.5	317.5	318.5	1.0
C	4,100	52	575	5.0	321.7	321.7	321.7	1.0
<b>NORTH FORK OF FORKED DEER RIVER TRIBUTARY TWO</b>								
A	2,450	179	488	1.6	311.4	310.4	311.4	1.0
B	3,000	200	362	2.2	313.0	313.0	314.0	1.0
C	4,050	26	134	5.9	317.6	317.6	318.5	0.9
D	5,210	46	235	3.4	324.9	324.9	325.3	0.4
E	6,510	40	194	4.1	333.0	333.0	333.0	0.0
<b>NORTH FORK OF FORKED DEER RIVER TRIBUTARY THREE</b>								
A	1,500	480	1,331	1.3	318.9	318.9	319.7	0.8
B	3,030	670	1,481	1.2	321.4	321.4	322.4	1.0
C	4,870	123	305	5.8	326.5	326.5	326.9	0.4
D	6,770	201	702	2.5	336.7	336.7	337.4	0.7

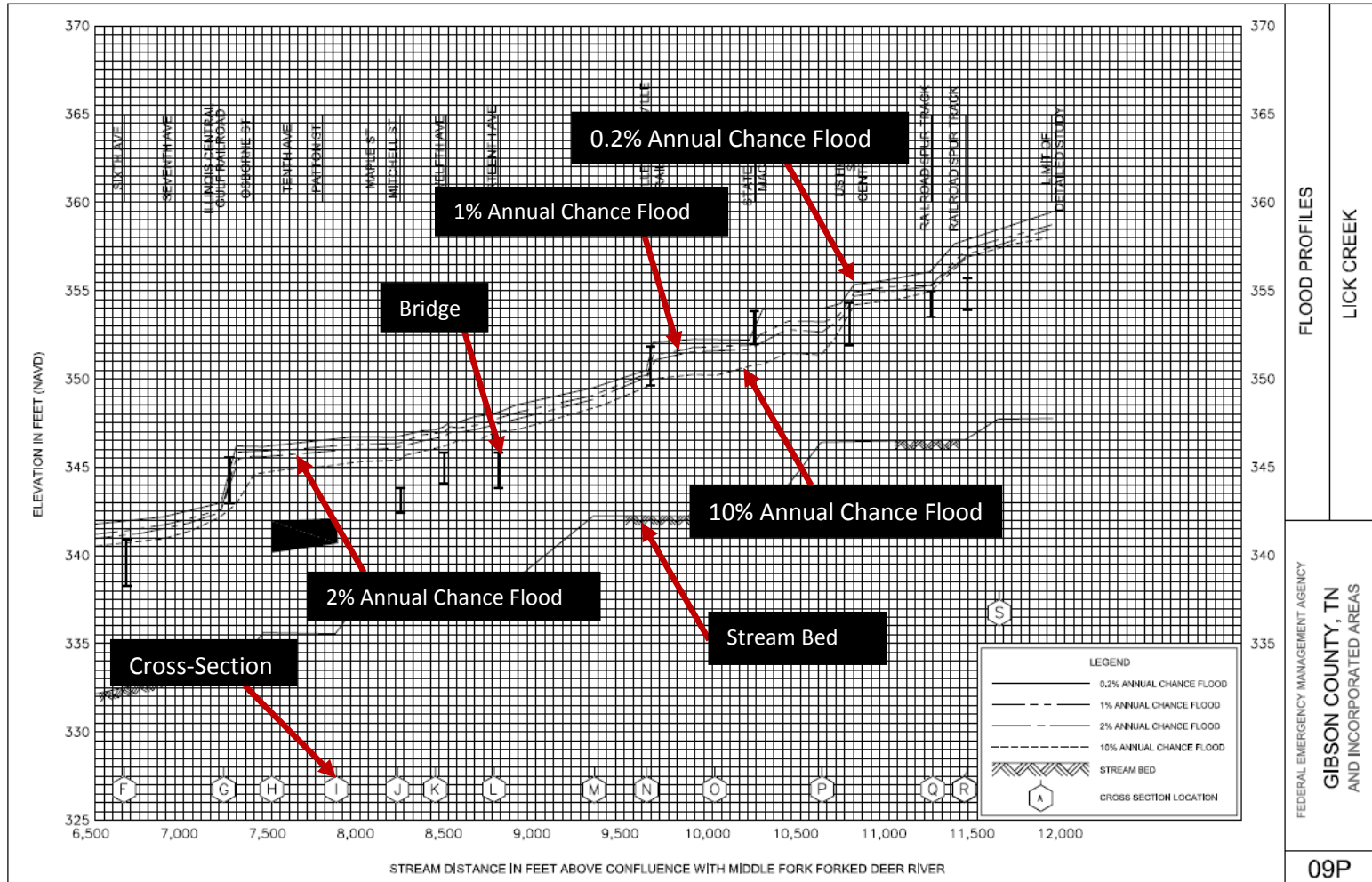
<sup>1</sup> Feet above confluence with North Fork of Forked Deer River

TABLE 2	FEDERAL EMERGENCY MANAGEMENT AGENCY <b>GIBSON COUNTY, TN</b> AND INCORPORATED AREAS		<b>FLOODWAY DATA</b>	
			NORTH FORK OF FORKED DEER RIVER TRIBUTARY ONE, TWO AND THREE	

# Floodway Data Table

- Provides data from hydraulic model for each stream studied by detailed H&H methods
- Includes cross section ID, distance from start of model, floodway width, section area, mean velocity, and base flood water-surface elevations
- Included in most FIS reports

# Flood Profile



# Flood Profile

- Depiction of stream invert elevations, cross section locations, and flood elevations along stream
- Depicts hydraulic structures used in the hydraulic modeling analysis
- Shows the extent of the hydraulic modeling analysis
- Used to determine intermediate/exact BFEs between cross sections



# What You Will Find on Flood Maps

- DFIRMs contain variety of information, including:
  - SFHAs
  - Common physical features (highways, railroads, streams, other waterways)
  - Base Flood Elevations (BFEs)
  - Flood insurance risk zones
  - Areas subject to inundation by 0.2% annual chance flood

# What You Will Find on Flood Maps

- DFIRMs may also show:
  - Areas subject to inundation by the Zone X (future) flood
  - Areas designated as regulatory floodways
  - Areas designated as Limited Detailed Study
  - Undeveloped coastal barriers
  - Coastal Barrier Resource Systems

# Other Types of Maps

- Flood Hazard Boundary Maps (FHBM) - Flat flood map, consisting of one or more 11" x 17" size pages, that includes an index map and legend
- Flood Insurance Rate Map (FIRM) & Flood Boundary and Floodway Map (FBFM) - Z-fold maps, much like a highway map, with more than one panel includes an index

# Where to Find Flood Maps

Flood Maps can be downloaded from...

- the FEMA Map Service Center
- [www.msc.fema.gov](http://www.msc.fema.gov)
- Flood maps are in various formats (i.e. .tif, .pdf, .png)

# Tennessee Property Viewer

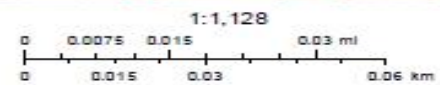
Floodplain determination can be made from...

- <http://tnmap.tn.gov/assessment/>
- Floodplain information can be determined by choosing the county, selecting a search type, enter specific info, click search.
- Flood determination is made by clicking Show FEMA DIRM Flood Map in the upper left corner

Crockett County - Parcel: 068C B 006.01

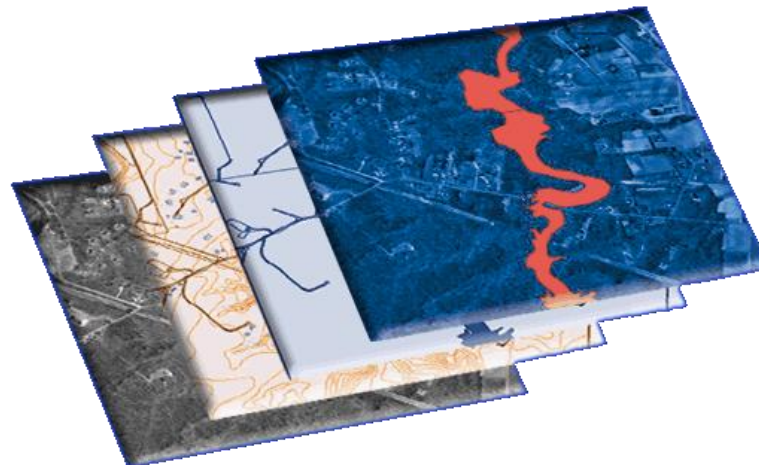


July 14, 2017



[www.msc.fema.gov](http://www.msc.fema.gov)

- FEMA Map Service Center (FEMA MSC)
  - Download FIS reports, digital FIRM panels, vector data, imagery, topographic data
  - Digital data provided at preliminary and effective stages



# Basic Elements of Flood Maps

- Map Index:
  - Serves as guide to information found on various panels and provides information to map user
- Panel:
  - Each page of the flood map is called a panel; number of panels depends on community size and scale(s) of panels



# Basic Elements of Flood Maps

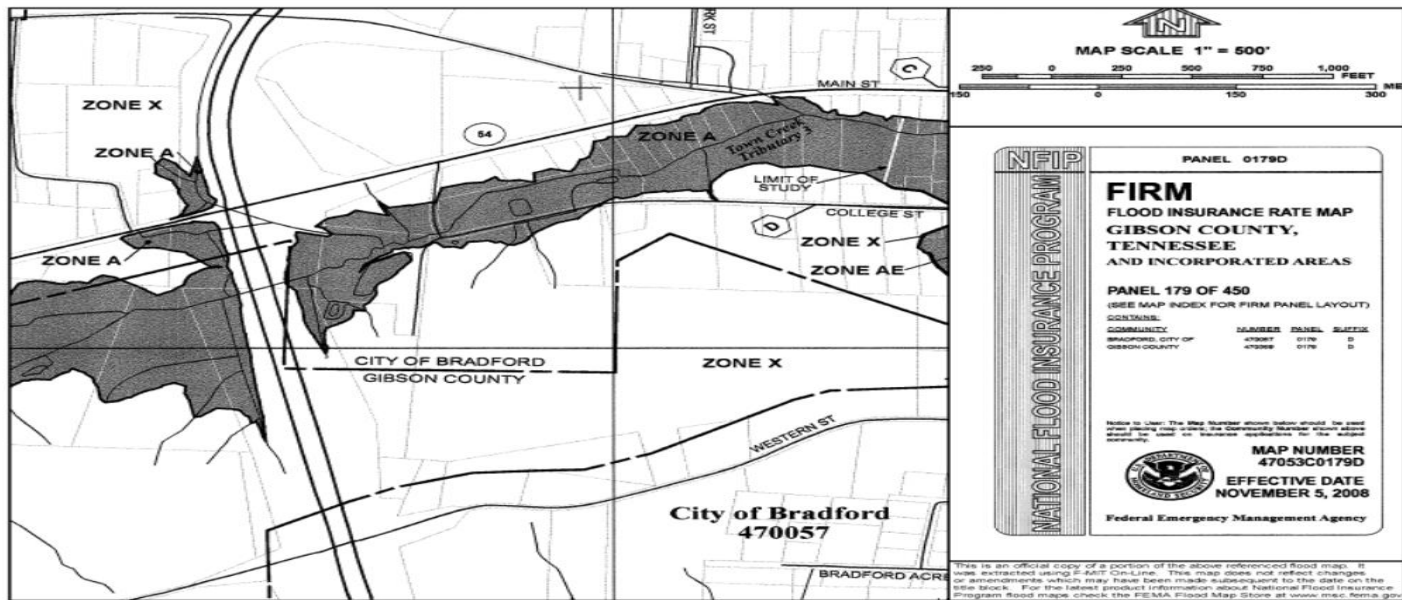
- Legend/Key to Map:
  - Found on Z-fold flood maps
  - Provides additional information, including flood insurance risk zone definitions and notes for users
- Title Block:
  - Found on each panel or page
  - Contains community name, panel/page number, and other information necessary to correctly identify panel

# Some Flood Maps Cover Only One Community

- If community is a county, flooding information is only shown for areas under jurisdiction of county government
  - Flooding information for incorporated areas (e.g., towns and cities) will not be found on flood maps
- Separate flood maps are available for incorporated areas

# Some Flood Maps Cover Entire Counties

- Flooding information is shown for all geographic areas of county, including towns and cities



# Information Shown on All Flood Maps

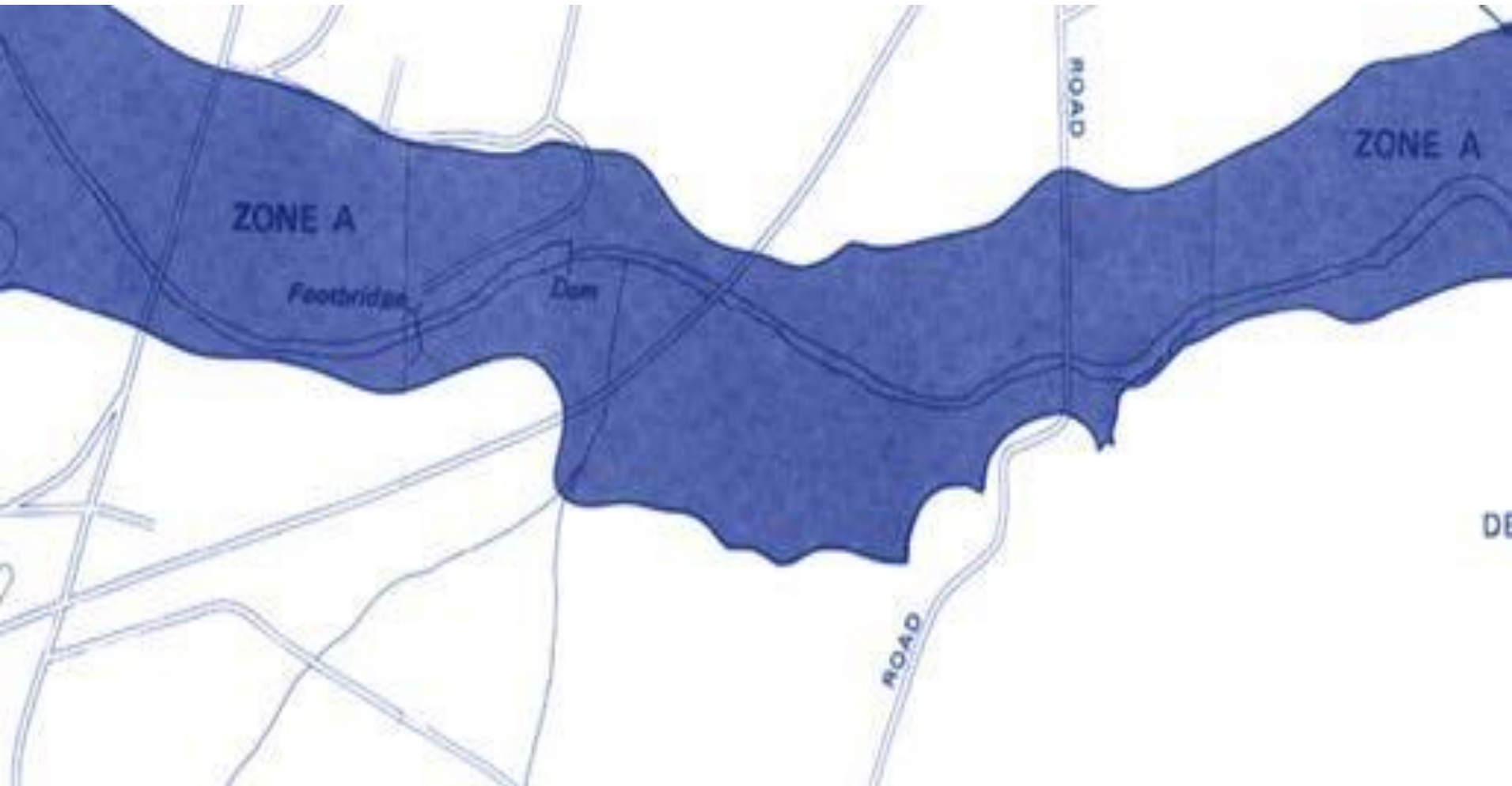
- Community Name:
  - Provides mapped community name, type (e.g., city, county), county, and State
  - When mapped community is a county, it is often referred to as “Unincorporated Areas”; indicates that incorporated areas in county are not included on flood map
  - When mapped community is a county, and the map includes “and Incorporated Areas”, indicates that flood map covers entire geographic area of county

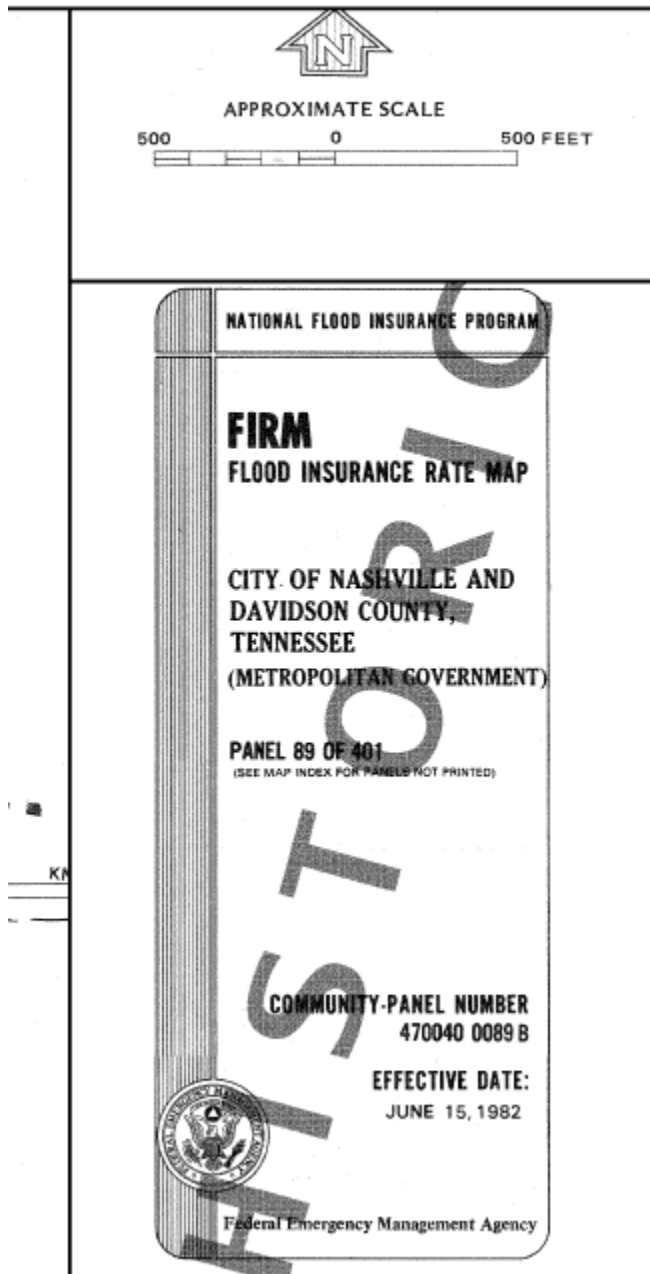
# Information Shown on All Flood Maps

- Community Identification Number (CID):
  - Six-digit identification number assigned to mapped community
  - Use CID number when ordering flood maps from FEMA's Map Service Center
- Corporate Limits and County Boundaries:
  - Identify jurisdictional limits
  - May include extraterritorial jurisdictions (ETJs)

# Previously Published Types of Flood Maps

# Flood Hazard Boundary Map (FHBM)

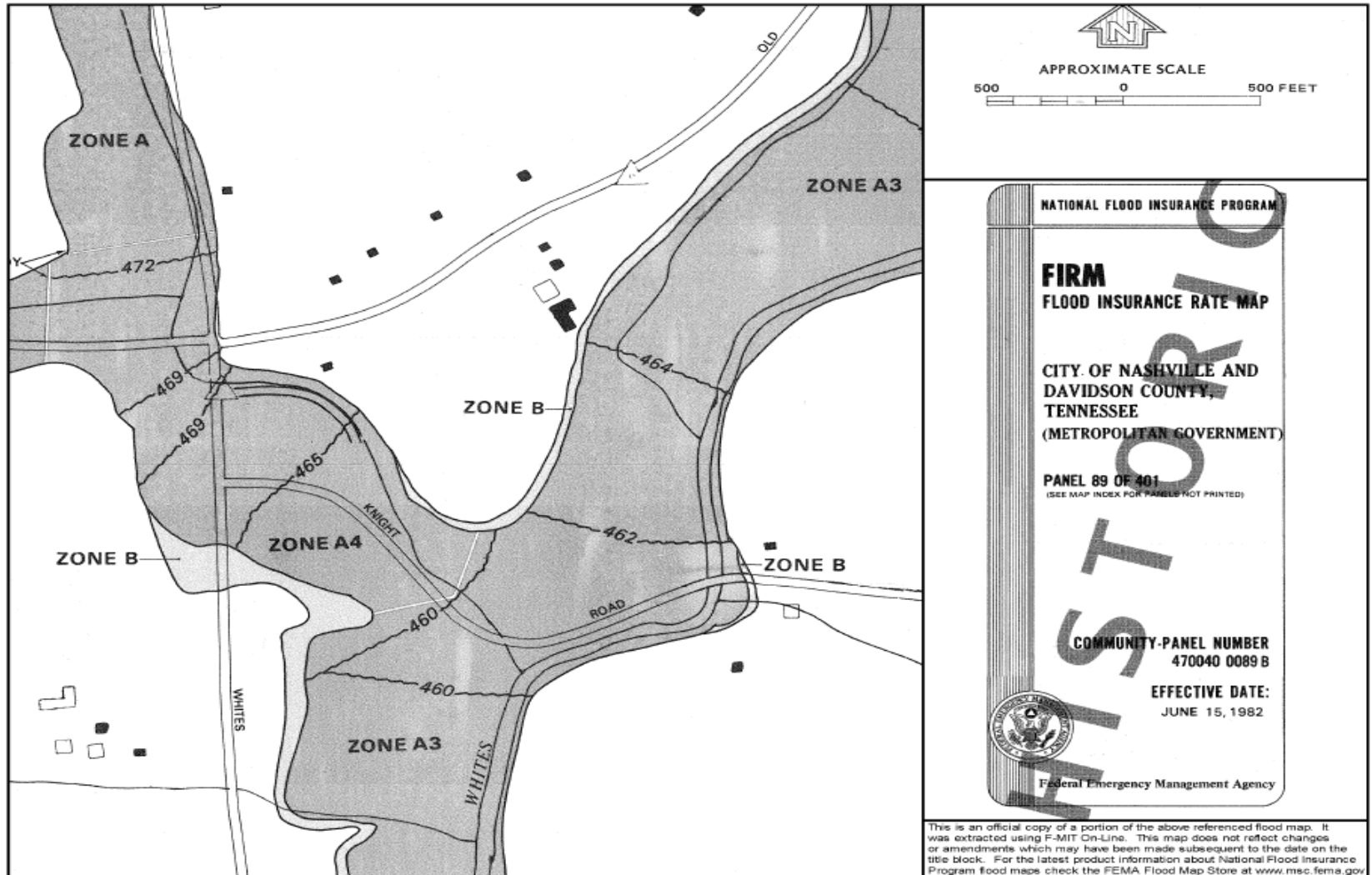




# Pre-Map Initiatives FIRM



# Pre-Map Initiatives FIRM



S

NOTE 1: This index area completely included in  
the incorporated area of Knoxville.

Community No. 475433  
Interim map revision, effective  
July 1, 1974, to change  
zone designations.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT  
Federal Insurance Administration  
KNOX COUNTY, TN  
UNINC. AREAS  
Index of Flood Insurance Maps

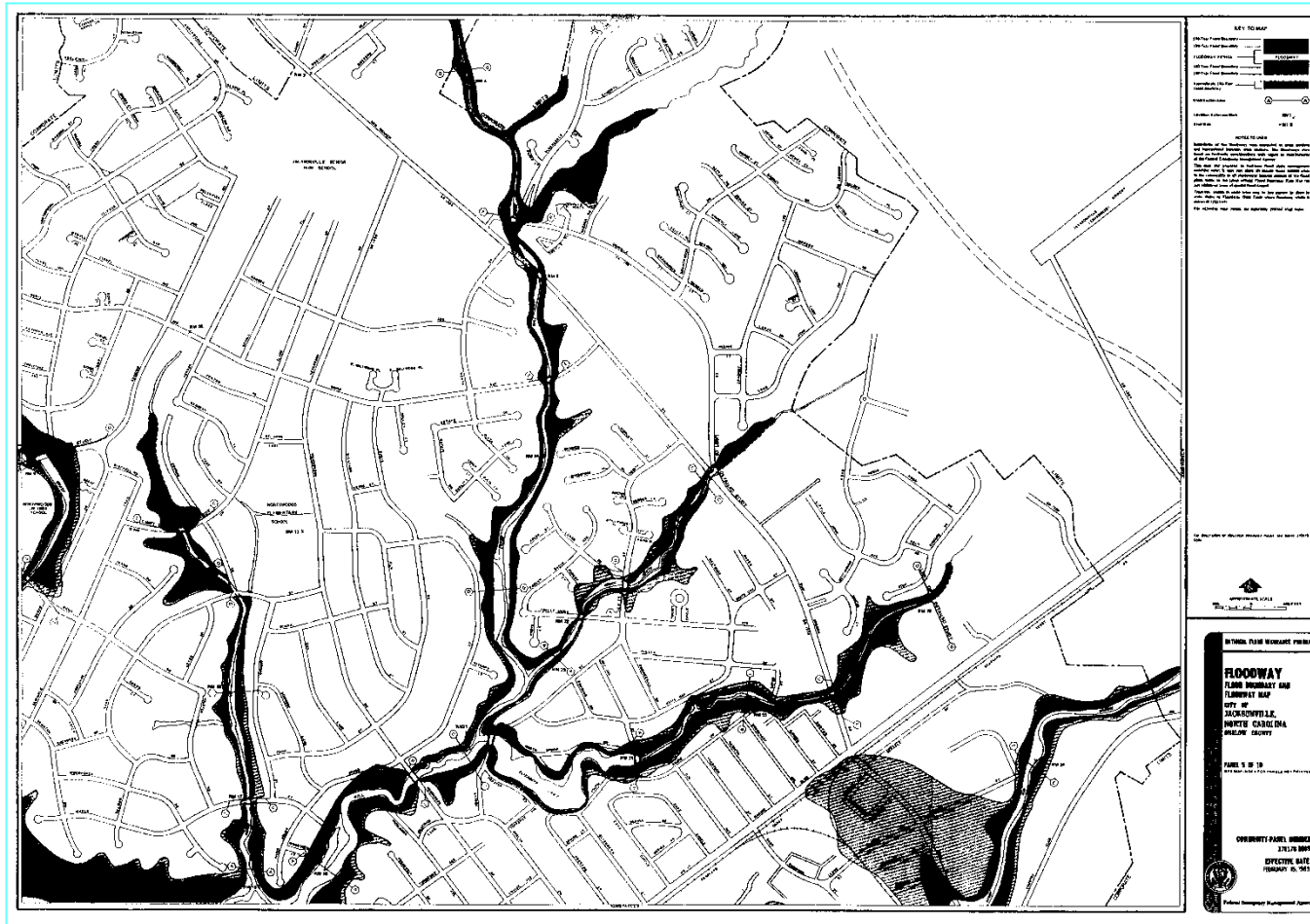
FIA FLOOD HAZARD BOUNDARY MAPS  
No. H 05-76

FIA FLOOD INSURANCE RATE MAPS  
No. I 05-76

AL MAP NUMBERS .)

# Pre-Map Initiatives Flood Boundary and Floodway Map (FBFM)

# Pre-Map Initiatives FBFM



NATIONAL FLOOD INSURANCE PROGRAM

**FIRM**  
**FLOOD INSURANCE RATE MAP**  
FLOOD COUNTY,  
USA  
AND INCORPORATED AREAS

PANEL 38 OF 40

(SEE MAP INDEX FOR PANELS NOT PRINTED)

CONTAINS:

<u>COMMUNITY</u>	<u>NUMBER</u>	<u>PANEL</u>	<u>SUFFIX</u>
FLOOD COUNTY	99009C	0038	D
FLOODVILLE TOWN OF	99009C	0038	D

-NOTE-

THIS MAP INCORPORATES APPROXIMATE BOUNDARIES OF COASTAL BARRIER RESOURCES SYSTEM UNITS AND/OR OTHERWISE PROTECTED AREAS ESTABLISHED UNDER THE COASTAL BARRIER IMPROVEMENT ACT OF 1960 (PL 86-353).

Noted to User: The MAP NUMBER shown below should be used when placing map orders; the COMMUNITY NUMBER shown above should be used on avoidance applications for the subject community.

**MAP NUMBER**  
**99009C0038 D**

**EFFECTIVE DATE:**  
**AUGUST 19, 1998**

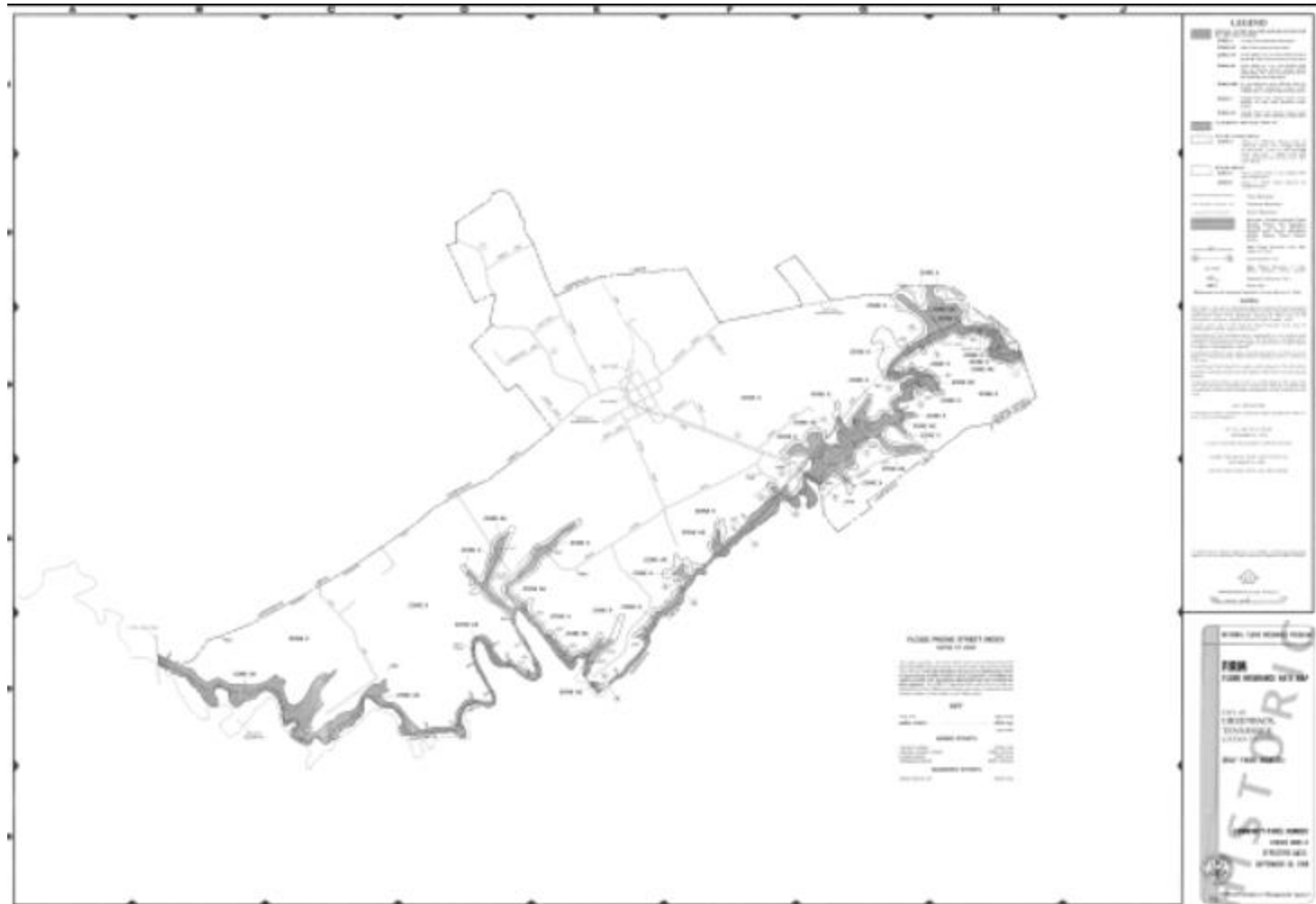


Federal Emergency Management Agency

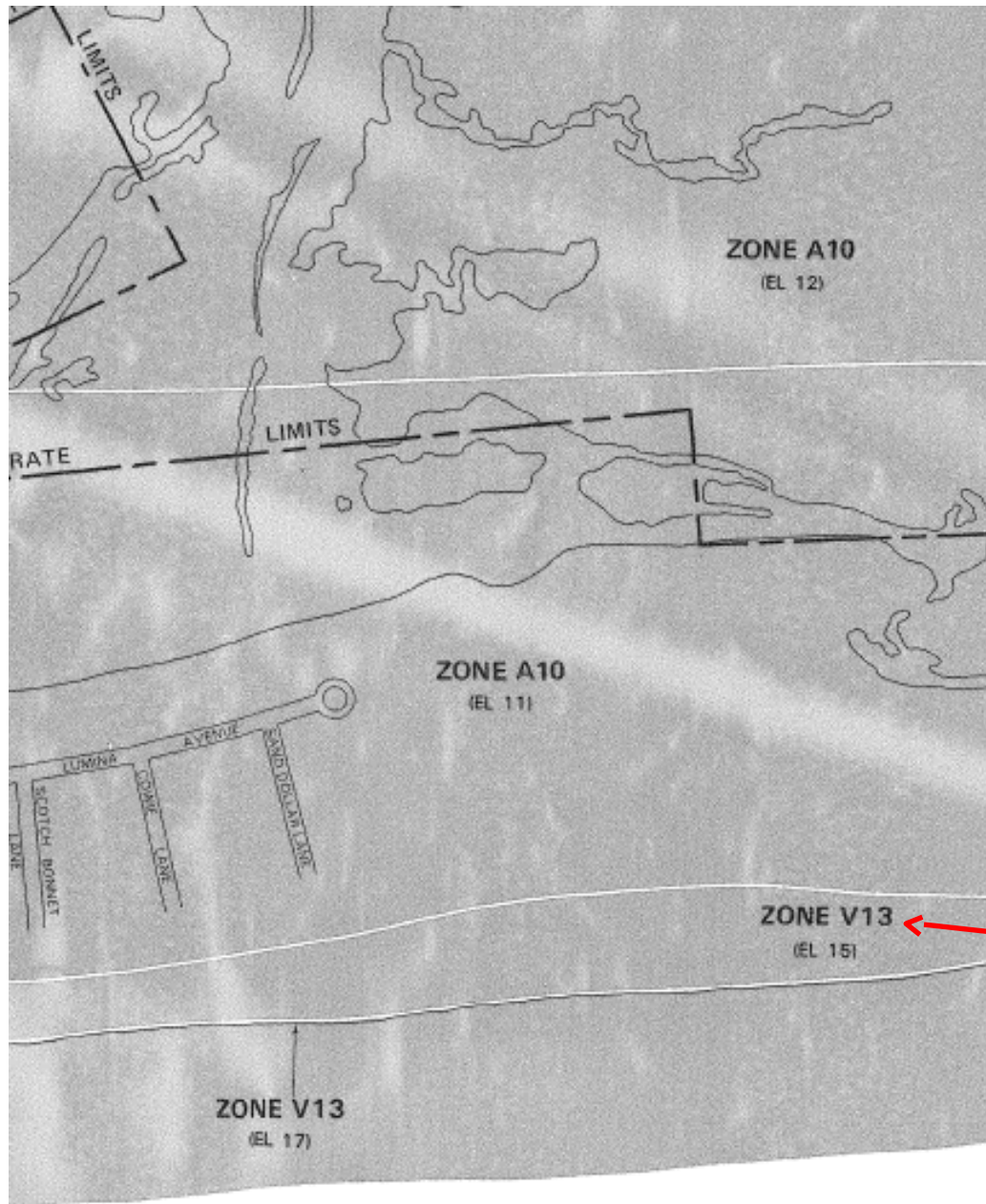
# Map Initiatives

## FIRM

# Map Initiatives FIRM (dated after 1985)



# FIRM with Coastal Flooding



Zone V flooding

# How To Read a Map Index

# How To Read a Map Index

- Panel Layout:
  - Identifies digital FIRM paneling scheme of community
- North Arrow:
  - Orients the flood map
- Panel Limit Line:
  - Shows extent of area covered by each panel shown on Index



# How To Read a Map Index

- Panel-Not-Printed Notes:
  - Identifies panels included in layout that are not printed and explains why they are not printed
    - Example — Panels that do not include any flooding information (entire panel is Zone X)
- Special User Notes

# How To Read a Map Index

- Effective or Revised Date:
  - Date that Federal and community requirements for floodplain management regulations for SFHAs take effect
- List of Printed Panels:
  - Identifies those panels that are printed out of total number shown on Index
- Map Repositories

# How To Read a Map Index

- List of Communities, including:
  - All floodprone communities covered by flood map
  - CID numbers for each community
  - Panels on which each community is shown
  - Previous map publication history

# How To Read Flood Map Panels

# Same Information as Index

- All map panels, regardless of format, include six items that also appear on Index; these are:
  - Community Name
  - CID Number
  - Panel Number
  - Corporate Limit or County Boundary
  - North Arrow
  - Effective or Revised Date

# Found on All Panels

- BFE Line and Label:
  - Indicate water-surface elevation of base flood in relation to standard set of data in SFHAs
  - Wavy line intended to represent BFE when flood elevations vary along watercourse
  - Label is used when BFE is uniform across large area
  - Shown in feet

# Found on All Panels

- Flood Hazard Area Designations:
  - Appear as dark, light, or color tints
  - Dark shading indicates areas of greater flood hazard; light tints indicate areas of lesser flood hazard
- Floodplain Boundaries:
  - Show limits of 1% and 0.2% annual chance floodplains

# Found on All Panels

- Map Scale:
  - Allows you to relate distances measured on flood map to actual distances on ground
  - Scale shown on panel applies only to that panel
- Notes to User:
  - Provide additional information to clarify data



# Found on All Panels

- Zone Division Line:
  - Separates SFHAs with different zone designations or similar zone designations but different BFEs
- Zone Labels

# Found on Many Panels

- Cross Section Symbol:
  - Shows locations of floodplain cross section used for computing BFEs
- Floodway Boundaries:
  - Show limits of regulatory floodways
- Floodway Designation:
  - Identifies floodway areas

# FEMA Maps Online

- All Tennessee FEMA-issued digital FIRMs and FIS reports are available for download through FEMA Map Service Center at <http://msc.fema.gov/portal>

# FEMA Maps Online

- All FEMA-issued FIRMs, DFIRMs, and FIS reports are available to view online through FEMA's Map Service Center at [msc.fema.gov](https://msc.fema.gov)
- Full-scale section of FIRM panel can be printed out using the "FIRMette" tool as described below:
  1. From FEMA.gov -Click on "Search All Products" at the top of the screen; then select 'State', select 'County', next select 'Community' and then hit Search.
  2. Click on the Effective Products Folder to view each FIRM panel within the community, FIS report or to download the National Flood Hazard Layer (NFHL) Data-County for GIS use.

## 1. Select State of TN

## 2. Select County



FEMA

Navigation

Search

Languages

MSC Home

MSC Search by Address

MSC Search All Products

▼ MSC Products and Tools

Hazus

LOMC Batch Files

Product Availability

MSC Frequently Asked Questions (FAQs)

MSC Email Subscriptions

## FEMA Flood Map Service Center: Search All Products

Choose one of the three search options below and optionally enter a posting date range.

Jurisdiction

State

TENNESSEE

County

FAYETTE COUNTY

Community

SOMERVILLE, TOWN OF

Jurisdiction Name

Jurisdiction Name or FEMA ID

(Ex. Fairfax County-wide or 51059C)

Product ID ?

Product ID

(Ex. Panel Number, LOMC Case Number)

> Filter By Posting Date Range (Optional)

Search

Clear All Fields

## 3. Select Community



Navigation

Search

Languages

MSC Home

MSC Search by Address

MSC Search All Products

▼ MSC Products and Tools

Hazus

LOMC Batch Files

Product Availability

MSC Frequently Asked Questions (FAQs)

MSC Email Subscriptions

## FEMA Flood Map Service Center: Search All Products

Choose one of the three search options below and optionally enter a posting date range.

Jurisdiction	Jurisdiction Name	Product ID
<b>State</b> <input type="text" value="TENNESSEE"/>	<b>Jurisdiction Name or FEMA ID</b> <input type="text"/>	<b>Product ID</b> <input type="text"/>
<b>County</b> <input type="text" value="FAYETTE COUNTY"/>	<i>(Ex. Fairfax County-wide or 51059C)</i>	<i>(Ex. Panel Number, LOMC Case Number)</i>
<b>Community</b> <input type="text" value="SOMERVILLE, TOWN OF"/>		

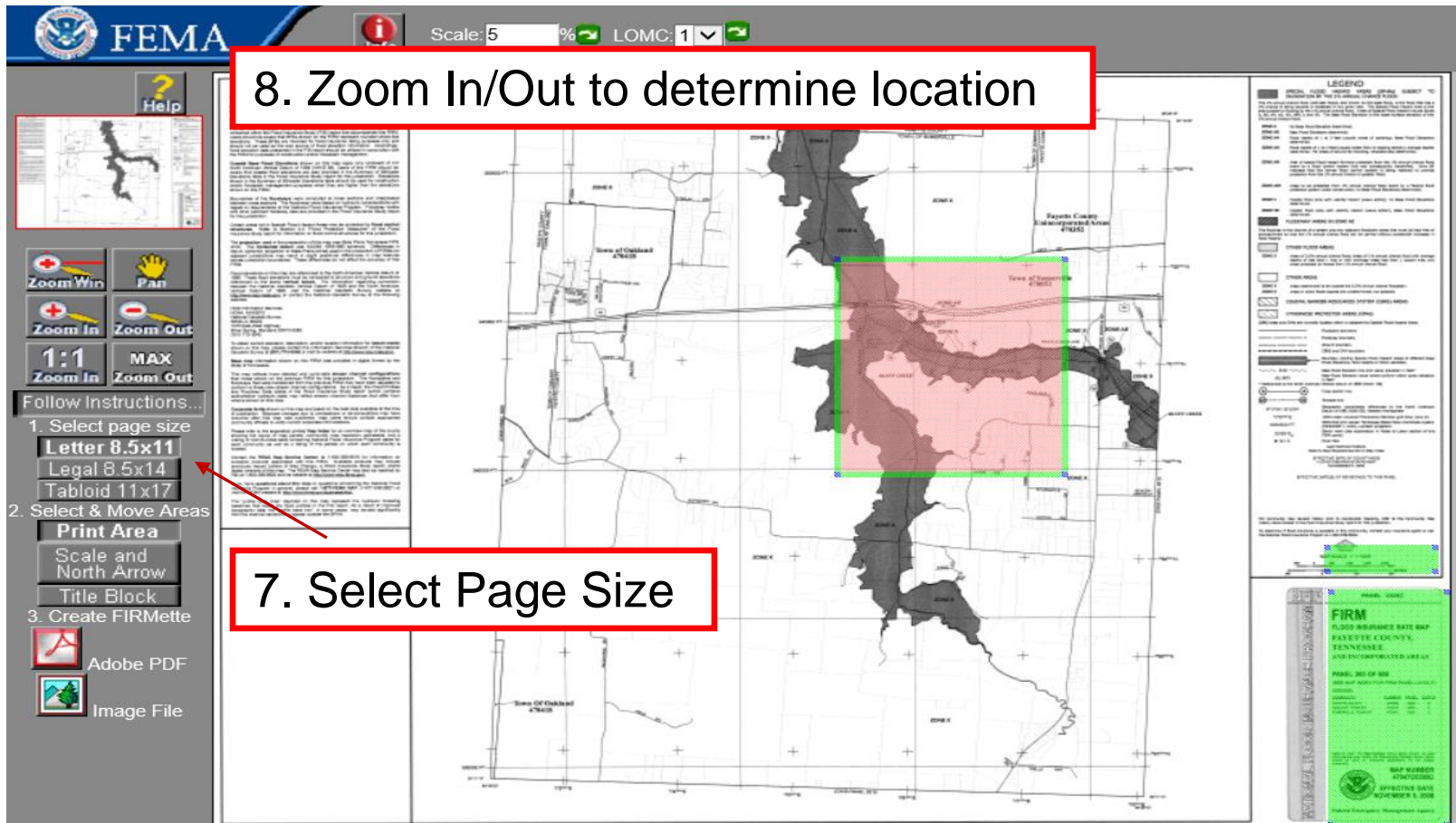
> [Filter By Posting Date Range \(Optional\)](#)

4. Click on "Search"

# Creating a FIRMette

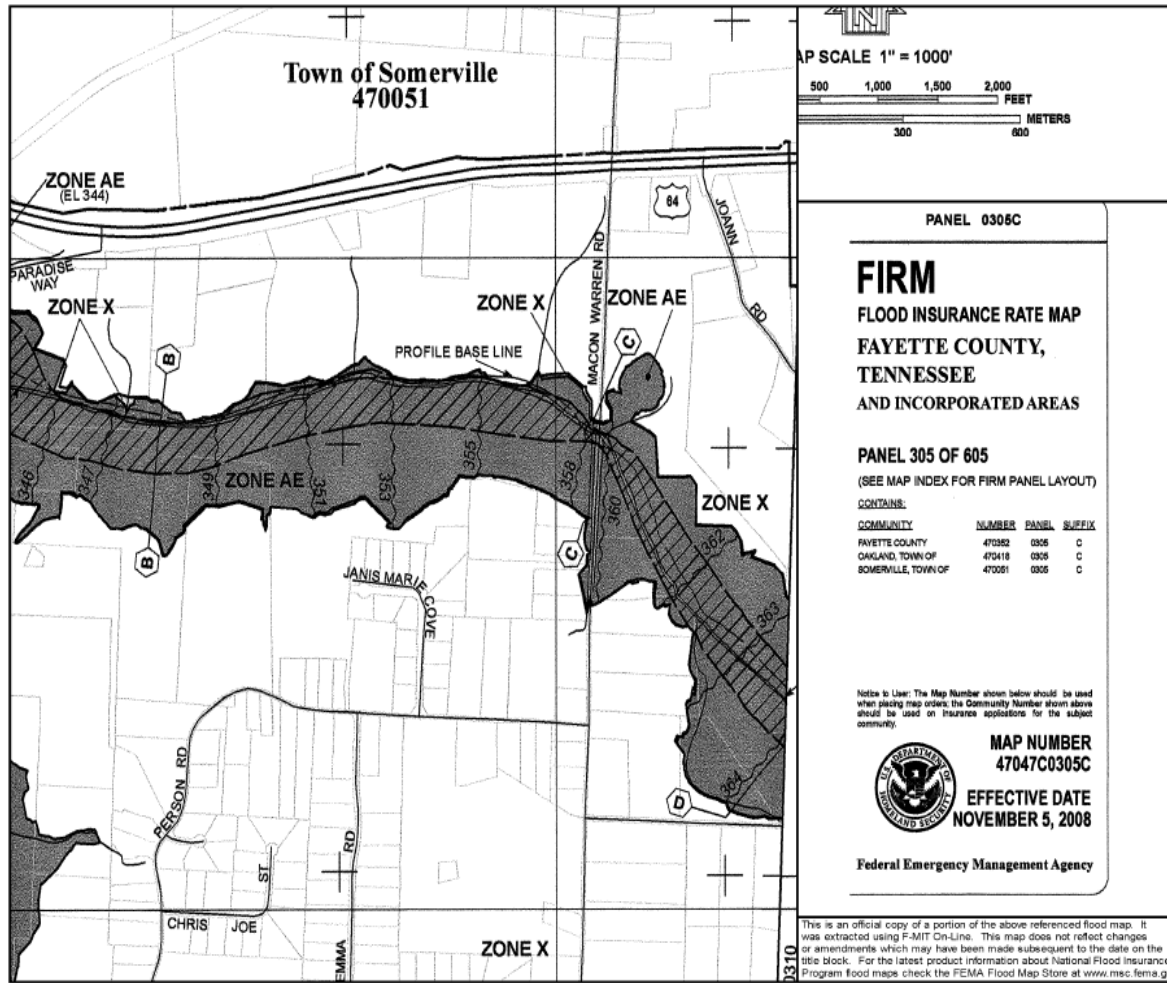
5. A list of FIRMette panels for the community selected appear. Click on a “View” link to go to desired map panel
6. When new browser window opens, select “Make a FIRMette” from the left-hand side of the screen

9. Move highlighted box to select area to include in FIRMette





# Sample FIRMette - City of Somerville, TN



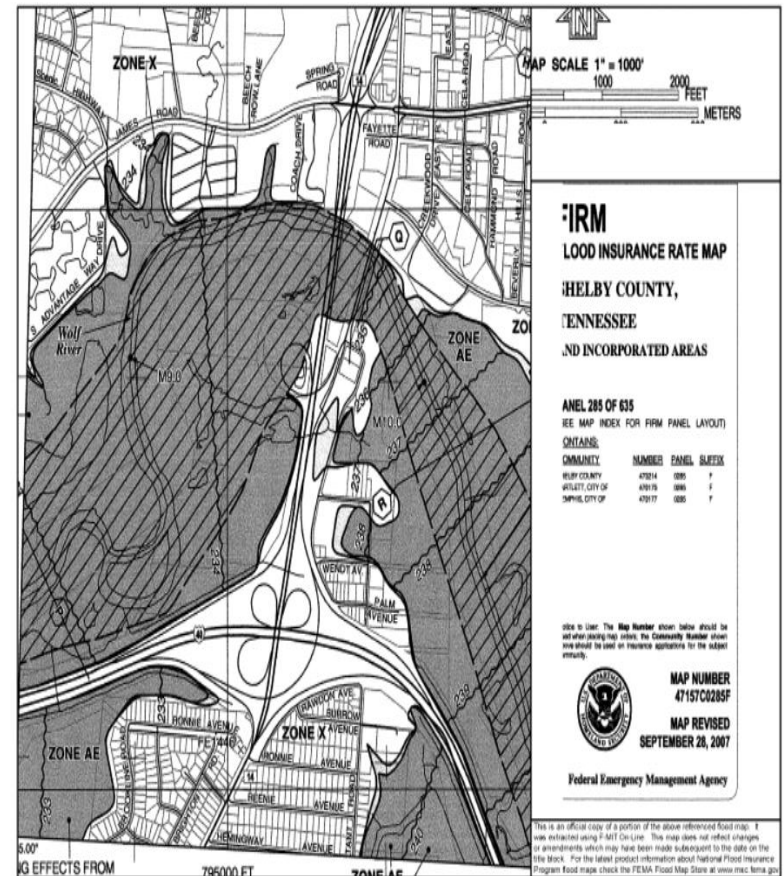
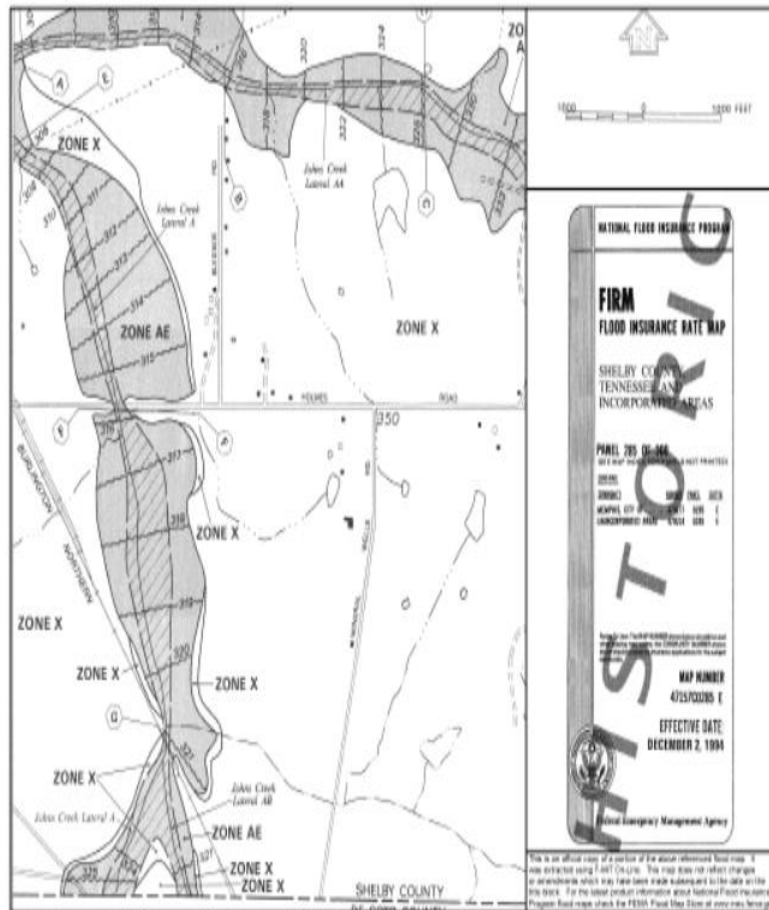
FIRMette  
image will  
appear; save  
image to disk  
or to hard  
drive

Then, just hit  
“Print”

# Unique Tennessee Map Features



# Older Map versus Digital Map- Wolf River in Memphis, TN



# Map Frame and Panel Layout

- Tiling scheme — 10,000' X 10,000' squares following State Land Records Management Program system:
  - Matches other local map products
- State Plane Projection
- Grids and Graticules:
  - State Plane Corner Coordinates

# Tennessee DFIRM Legend

## LEGEND



**SPECIAL FLOOD HAZARD AREAS (SFHAs) SUBJECT TO INUNDATION BY THE 1% ANNUAL CHANCE FLOOD**

The 1% annual chance flood (100-year flood), also known as the base flood, is the flood that has a 1% chance of being equaled or exceeded in any given year. The Special Flood Hazard Area is the area subject to flooding by the 1% annual chance flood. Areas of Special Flood Hazard include Zones A, AE, AH, AO, AR, A99, V, and VE. The Base Flood Elevation is the water-surface elevation of the 1% annual chance flood.

**ZONE A** No Base Flood Elevations determined.

**ZONE AE** Base Flood Elevations determined.

**ZONE AH** Flood depths of 1 to 3 feet (usually areas of ponding); Base Flood Elevations determined.

**ZONE AO** Flood depths of 1 to 3 feet (usually sheet flow on sloping terrain); average depths determined. For areas of alluvial fan flooding, velocities also determined.

**ZONE AR** Special Flood Hazard Area formerly protected from the 1% annual chance flood by a flood control system that was subsequently decertified. Zone AR indicates that the former flood control system is being restored to provide protection from the 1% annual chance or greater flood.

**ZONE A99** Area to be protected from 1% annual chance flood by a Federal flood protection system under construction; no Base Flood Elevations determined.

**ZONE VE** Coastal flood zone with velocity hazard (wave action); Base Flood Elevations determined.



**FLOODWAY AREAS IN ZONE AE**

The floodway is the channel of a stream plus any adjacent floodplain areas that must be kept free of encroachment so that the 1% annual chance flood can be carried without substantial increases in flood heights.



**OTHER FLOOD AREAS**

**ZONE X** Areas of 0.2% annual chance flood; areas of 1% annual chance flood with average depths of less than 1 foot or with drainage areas less than 1 square mile; and areas protected by levees from 1% annual chance flood.



**OTHER AREAS**

**ZONE X** Areas determined to be outside the 0.2% annual chance floodplain.

**ZONE D** Areas in which flood hazards are undetermined, but possible.



**COASTAL BARRIER RESOURCES SYSTEM (CBRS) AREAS**



**OTHERWISE PROTECTED AREAS (OPAs)**

CBRS areas and OPAs are normally located within or adjacent to Special Flood Hazard Areas.

1% annual chance floodplain boundary

0.2% annual chance floodplain boundary

Floodway boundary

Zone D Boundary

CBRS and OPA boundary

Boundary dividing Special Flood Hazard Areas of different Base Flood Elevations, flood depths or flood velocities.

Base Flood Elevation line and value; elevation in feet\*

Base Flood Elevation value where uniform within zone; elevation in feet\*

\*Referenced to the North American Vertical Datum of 1988



Cross section line



Transect line

91° 07' 30", 32° 22' 30"

Geographic coordinates referenced to the North American Datum of 1983 (NAD 83)

4276 000 M

1000-meter Universal Transverse Mercator grid ticks, zone 18

1 477 500 FEET

2500-foot grid values; North Carolina State Plane coordinate system (FIPSZONE 3200, State Plane NAD 83 feet)

BM5510 x

North Carolina Geodetic Survey bench mark (see explanation in the Datum Information section of this FIRM panel).

BM5510 ⊗

National Geodetic Survey bench mark (see explanation in the Datum Information section of this FIRM panel).

● M1.5

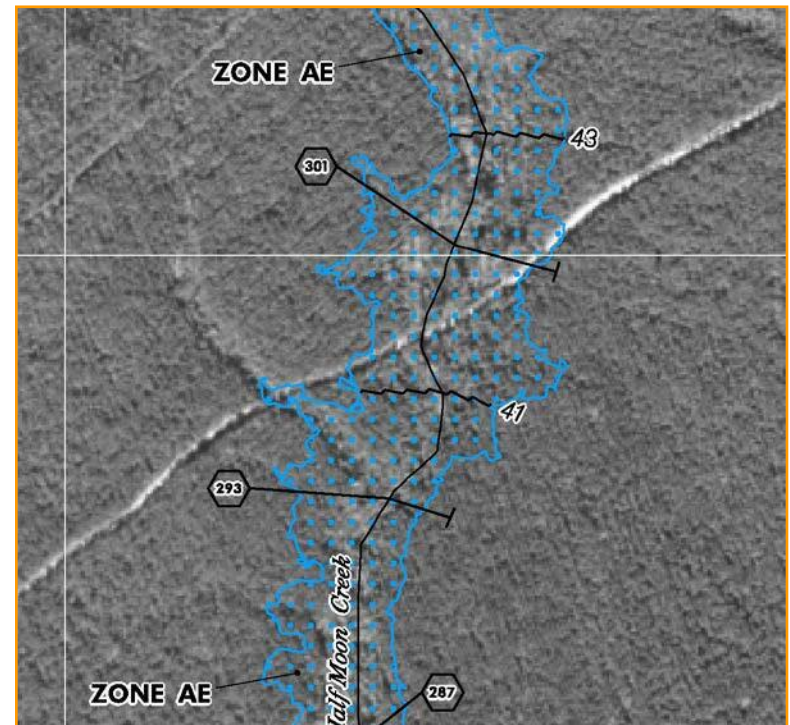
River Mile

# Aerial Imagery

- Only aerial imagery can be found on Tennessee Property Viewer by clicking on the Aerial Photography button
- Community floodplain officials can use this site for an existing parcel with structures
- Please visit:  
<http://tnmap.tn.gov/assessment>

# Limited Detailed Study Area

- BFEs, cross section locations, and 1% annual chance floodplain delineated on DFIRM panels
- Replaces approximate Zone A areas
- Standard H&H study methods used
- FEMA-regulated floodway not depicted on DFIRM
- Non-encroachment widths available in FIS report
- “Buildable” product





# FIS Report Components – Limited Detailed Study

## Limited Detailed Flood Hazard Data

Cross Section	Stream Station <sup>1</sup>	Flood Discharge (cfs)	1% Annual Chance Water-Surface Elevation (feet NAVD 88)	Non-Encroachment Width <sup>2</sup> (feet)
STREAM NAME				
Beaverdam Creek	1200	400	100.6	25/60

a. Feet above mouth

b. Left/Right Distance from the Mapped Center of Stream to Encroachment Boundary Based on a 1.0 foot or less surcharge

# Title Block

- Statewide DFIRM
- 3-digit panel number
- Community names and 6-digit CID numbers
- 11-digit map numbering system with a suffix of “C” or “D, E, F, G” for newer maps
- FEMA Seal

**NFIP**

**PANEL 0253C**

**FIRM**  
FLOOD INSURANCE RATE MAP  
DICKSON COUNTY,  
TENNESSEE  
AND INCORPORATED AREAS

**PANEL 253 OF 400**  
(SEE MAP INDEX FOR FIRM PANEL LAYOUT)


**CONTAINS:**

COMMUNITY	NUMBER	PANEL	SUFFIX
BURNS, TOWN OF	470433	0253	C
DICKSON COUNTY	470046	0253	C
DICKSON, CITY OF	470235	0253	C

Notice to User: The Map Number shown below should be used when placing map orders; the Community Number shown above should be used on insurance applications for the subject community.

**MAP NUMBER**  
**47043C0253C**

**EFFECTIVE DATE**  
**SEPTEMBER 25, 2009**

  
Federal Emergency Management Agency

# Map Update Methods

# Map Update Methods

- FEMA-Funded Updates:
  - Study/Restudy
  - Limited Map Maintenance Program (LMMP) Revision
  - Existing Data Study (XDS)

# Map Update Methods

- Community/Property Owner-Initiated Amendments and Revisions:
  - Letters of Map Change (LOMCs)
    - Letter of Map Amendment (LOMA)
    - Letter of Map Revision – based on Fill (LOMR-F)
    - Letter of Map Revision (LOMR)
  - Physical Map Revisions (PMRs)

# Conclusion

- You should:
  - Have an understanding of CFS certification and TN CTP program
  - Understand NFIP background information
  - Be comfortable with commonly used terminology
  - Understand different types of NFIP maps
  - Understand differences between map actions and letter actions
  - Understand differences between different types of letter actions

# Conclusion

- You should:
  - Have an understanding of CFS certification and TN CTP program
  - Understand NFIP background information
  - Be comfortable with commonly used terminology
  - Understand different types of NFIP maps
  - Understand differences between map actions and letter actions

# Contact Information

Amy Miller

State NFIP Coordinator

(615) 770-1084

[Amy.J.Miller@tn.gov](mailto:Amy.J.Miller@tn.gov)

***Federal Emergency Management Agency***

***1-877-FEMA-MAP***

<http://www.msc.fema.gov/portal>